

CGI-MP Handbook (Payments & Statements)

This handbook is written for Erste Bank's customers. Its purpose is to help them to send payments and receive statements in CGI-MP compliant formats.

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1 Introduction

1.1 Background

Erste Bank wishes to improve its Cash Management services and adopts CGI-MP (Common Group Implementation Market Practice) for its payments and account statements services.

With the launch of this initiative, Erste Bank will be ready to receive and process CGI-MP messages (pain.001.001.03). Erste Bank will also deliver CGI-MP camt.053.001.02 statements to the customers.

CGI-MP, goals and benefits

The Common Global Implementation (CGI) initiative provides a forum for financial institutions (banks and bank associations) and non-financial institutions (corporates, corporate associations, vendors and market infrastructures) to progress various corporate-to-bank implementation topics on the use of ISO 20022 messages and other related activities, in the payments domain.

The goal of CGI-MP is to simplify implementation for corporate users and, thereby, to promote wider acceptance of ISO 20022 as the common XML standard used between corporates and banks.

The mission of the CGI-MP group will be achieved through consultation, collaboration and agreement on common implementation templates for relevant ISO 20022 financial messages, leading to their subsequent publication and promotion in order to attain widespread recognition and adoption.

CGI-MP is driven by customer demand for multibank coordination of implementations

- Intended specifically for global, multi-country, multi-bank and multi-instrument implementations that the participating banks can commonly accept as *one* of their implementations.
- Focused on the general message structure and then successful creation of individual transactions that can be executed by the participating banks.
- Published and endorsed from appropriate communities.
- Engaged through active corporate partnership.

XML to replace MT formats

By providing the capability to process and deliver ISO 20022 messages, Erste Bank enables their corporate customers to improve the integration with their automated payment and reconciliation workflows.

The benefits of the XML message format are:

- its hierarchically structured architecture,
- the ability to transmit more detail,
- its modular expandability according to specific needs, and
- the standardization across systems and market actors.

A multi-level standard

One of the core promises of ISO 20022 was a new focus on payment processing rather than the underlying technology. The design of the standard was modular from the beginning, aiming at maximum flexibility while ensuring compatibility between implementations.

XML, as a hierarchical document container, allows to stack various levels of requirements. Rules applied vary between ISO 20022 definitions, market implementations and banks' highly specific rules. In the case of Erste Bank's applications, specifications originate the three levels as shown below:

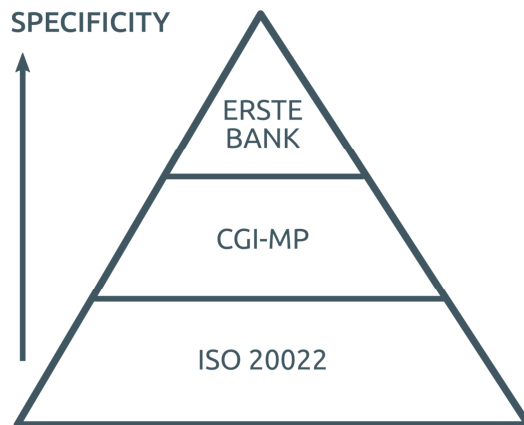


Figure 1-1: The hierarchy of specifications for the XML message format described in this handbook

- The **ISO standard** defines the baseline XML schema and a large share of common formatting and encoding rules. At the same time, ISO 20022, due to its wide range of applications, contains many elements not applicable for every use.
- **CGI-MP** defines the essential usage rules of the ISO 20022 for the communication between corporates and banks. This reduces the complexity of the formats and without compromising its utility values.
- Lastly, the implementation documented in this handbook includes specific rules for Erste Bank's specialities. These are adaptations made to comply with country- and bank-specific requirements. They are contained in the documentation for each Erste Bank country.

For the reader of this documentation, the origin of each rule is not a topic of concern. Where applicable, the explanatory text may indicate the source of a requirement for reference, therefore it is good to understand this hierarchy applied in the schema.

1.2 Purpose

The purpose of this handbook is to enable Erste Bank's customers to be able to:

- prepare and send CGI-MP compliant payment messages and
- understand and process the CGI-MP statements that Erste Bank sends to them.

This is not a full-fledged CGI-MP guide. Instead, this handbook focuses on getting a customer who is new to CGI-MP familiar with using CGI-MP messages to communicate with Erste Bank. For customers with experience in the subject this handbook serves as a reference for the correct usage of the various elements to improve efficiency and STP (straight through processing) rate.

The reader can find a host of CGI-MP related information covering a whole range of subjects in great details in <http://corporates.swift.com/en/cgi-mission-and-scope>. For further details on how to navigate around the homepage.)

1.3 Organisation of This Handbook

This handbook guides the customers of Erste Bank to

- use pain.001.001.03 instruction for ordering payments and
- process camt.053.001.02 Bank-To-Customer Account Statement received from Erste Bank.

The handbook is a collection of guidelines, each dedicated to a specific country. It is made for all the Erste Bank countries, namely

- Austria
- Czech Republic
- Croatia
- Hungary
- Serbia
- Slovakia and
- Romania.

This first chapter covers everything that is common across the board such as

- the notation used in this handbook,
- the way elements of a message are presented,
- the format definitions,
- the CGI-MP recommendations for a pain.001.001.03 payment, and
- the CGI-MP recommendations for a camt.053.00102 Bank-To-Customer Account Statement.

Subsequent chapters cover country-specific information. Within a country-specific chapter, information is structured in the following way:

- Section 1: General information about that country
- Section 2: Payment guidelines
- Section 3: Statement guidelines

1.4 Conventions

This handbook is a distillation of many information sources, including SWIFT, ISO 20022, and CGI-MP. It is useful to take note of them here. This is supplemented with our own convention to present the usage of pain.001.001.03 and camt.053.001.02 in a 'linear' form.

For brevity, in the remainder of this handbook, pain.001 refers to pain.001.001.03 and camt.053 refers to camt.053.001.02.

For readers new to XML and ISO 20022 a good starting point is the book [ISO 20022 for Dummies](#) published by SWIFT.

XML Schema Hierarchy

An XML document is made up of elements organised in a hierarchical manner. The picture below illustrates part of an XML tree structure:

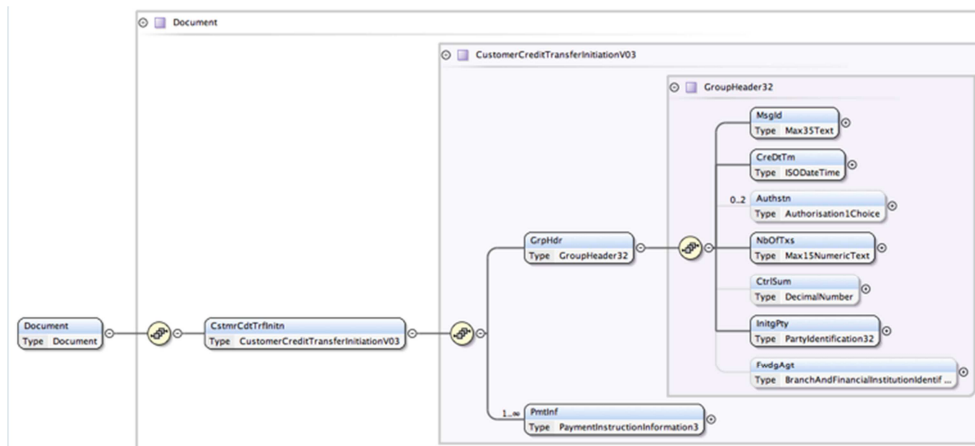


Figure 1-2: A schematic view of an XML schema (pain.001.001.03) using an editor

Each rectangle is an element. An element can be a leaf-node or a complex-node. Putting it simply:

- **Leaf-node elements** hold a value. Examples of a leaf-node in above image are *MsgId* and *CreDtTm*, transmitting payment-specific data.
- **Complex-node elements** do not hold values. A complex-node has child-elements which themselves can be complex-nodes or leaf-nodes. Above, examples of complex-nodes are *CstmrCdtTrfInittn* and *GrpHdr*; these can be considered “containers” for another layer of nodes.

These elementary definitions are part of the XML file format. Apart from the node type and its relationships with others, notably its **parent-node**, **child-nodes** and **sibling-nodes**, further constraints are imposed by definition in the schema, as described below.

Multiplicity

The **multiplicity** specification defines whether the element is optional or mandatory. In ISO 20022, this is indicated as follows:

- [0..1] Element can be absent. When present, there can only be 1 instance.

- [0..i] Element can be absent or present up to *i* instances.
- [1..1] Element must be present and only one instance is allowed.
- [1..i] Element must be present and only *i* instances are allowed, where *i* can be 2, 3, ..., to ∞.

Different XML editors illustrate this constraint in different ways. In the figure above, [1..1] is shown as a thick solid line. In complex cases, the multiplicity is displayed as in the case of *Authstn*.

Element Name & Tag Name

Every element in an XML file has a name, such as *Message Header*. To make the name into a single word so as to avoid confusion, the spaces between words are omitted. This results in the name *MessageHeader*. This is the name you will see in the guidelines as the **Item name** in the “**Characteristics**” column.

For the tags in the data file, ISO 20022 abbreviates the names into a shorter form. *MessageHeader* then becomes *MsgHdr*. This helps to reduce the file size and, for the experienced user, makes the names easier to remember and spell out. The shortened tag names are listed in the **Element** column of the guidelines.

Element Type

All nodes have a “type” to specify the format. These can be of two kinds:

- Just a **format** specification: In the table below, an example for a simple case is found in *Msgld*. Its type is *Max35Text* which effectively describes that *Msgld* has to be alphanumeric (called ‘Text’ in ISO 20022 convention) with a maximum length of 35 characters.
- A **further definition**. This applies to a more complex case. For example, *GrpHdr* in the table below is typed as *GroupHeader32*, defining it as a collection of 7 elements.

```
<xs:complexType name="CustomerCreditTransferInitiationV03">
  <xs:sequence>
    <xs:element name="GrpHdr" type="GroupHeader32"/>
    <xs:element name="PmtInf" type="PaymentInstructionInformation3" maxOccurs="unbounded" minOccurs="1" />
  </xs:sequence>
</xs:complexType>

<xs:complexType name="GroupHeader32">
  <xs:sequence>
    <xs:element name="Msgld" type="Max35Text"/>
    <xs:element name="CreDtTm" type="ISODatetime"/>
    <xs:element name="Authstn" type="Authorisation1Choice" maxOccurs="2" minOccurs="0" />
    <xs:element name="NbOfTxs" type="Max15NumericText"/>
    <xs:element name="CtrlSum" type="DecimalNumber" maxOccurs="1" minOccurs="0" />
    <xs:element name="InitgPty" type="PartyIdentification32"/>
    <xs:element name="FwdgAgt" type="BranchAndFinancialInstitutionIdentification4" maxOccurs="1" minOccurs="0" />
  </xs:sequence>
</xs:complexType>
```

Table 1: Constraints on an element that are represented in an XML description

In these guidelines, format specifications can either appear written out or using a reference to the ISO 20022 type definitions listed in chapter 0 of this handbook.

How to Read the “Usage Guide” Tables

The above terms reappear in the tables of guidelines in the rest of this handbook in the following way:

Index	Mult.	Element Name	Dom.	Characteristics
1.0	[1..1]	+ <GrpHdr>		Item: GroupHeader
1.1	[1..1]	++ <MsgId>		Item: MessageIdentification Function: This identifies the collection of payments grouped under here. This is different from the transaction identification. Format: Alphanumeric, max 12 characters
1.2	[1..1]	++ <CreDtTm>		Item: CreationDate Function: The date of time when this message is created. Format: ISODatetime
1.6	[1..1]	++ <NbOfTx>		Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Numeric string. Max 6 chars long.
1.7	[1..1]	++ <CtrlSum>		Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: DecimalNumber, maximum length is 16
1.8	[1..1]	++ <InitgPty>		Item: InitiatingParty Usage rule: Required by CGI-MP
9.1.0	[1..1]	+++ <Nm>		Item: Name Function: The name of the debtor. Format: Max35Text† Usage rule: Required by CGI-MP
9.1.12	[1..1]	+++ <Id>		Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP
9.1.13	[1..1]	++++ <OrgId>		Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP
9.1.15	[1..1]	+++++ <Othr>		Item: Other Function: Non-BIC/BEI identification method. Usage rule: Required by CGI-MP
9.1.16	[1..1]	+++++ <Id>		Item: Identification Function: Identify the party who initiated this order

† indicating a universal ISO type definition
(Used types are defined at the beginning of the Handbook.)

1.1.10	[1..1]	+++ <Id>		Item: Identification Function: Identification assigned by an institution. Format: Max3Text† Usage rule: Only 1 occurrence of either IBAN or Other/Id as child-element, but not both.
1.1.1	[XOR]	++++ <IBAN>		Item: Identification/IBAN Function: The account identification in IBAN Format: IBAN2007Identifier† (see country's IBAN at the beginning of this chapter.) Usage rule: Only 1 occurrence is used.
1.1.2	[XOR]	++++ <Othr>		Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: • Only 1 occurrence is used. • May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++ <Id>		Item: Identification Function: The account identification in country's legacy format. Format: See General Information for legacy account format.

Figure 1-3: The convention used to describe the usage rules associated to an XML schema.

Notice the following:

Index	Numbering system assigned by ISO. This allows the reader to cross-reference ISO publications for other details related to the same element item.
Mult. (Multiplicity)	See “Multiplicity” in §0. <i>N.B.: Here, it refers to the <u>final</u> multiplicity. In practice there are 3 layers of constraints, building up from ISO, to CGI-MP and finally to the most severe constraint imposed by Erste Bank. When the multiplicity of an entry is stricter than the standard ISO it is noted in the Usage Rule item.</i>
Tag name	See “Tag name” as illustrated in Figure 1-3.
Element name	See “Item” as illustrated in Figure 1-3.

Format	See entry "Format" as illustrated in Figure 1-3. <i>N.B.: Like in Multiplicity above, this describes the final format. In practice format can come from 3 sources, starting with ISO, CGI-MP and on top is what is imposed by Erste Bank.</i>
Leaf-node and Non leaf-node	A <i>leaf-node</i> is where value is expected. In the case of creating a pain.001 this is where a value must be given. A <i>non leaf-node</i> (with blue background) is the parent-node of a leaf-node.
Sub-branch	Sub-branch, such as <OrgId> is represented in a flat, sequentially arranged, table row. The reader should pay attention to the depth of the element, by looking at the number of '+' signs preceding the element to get an idea of the relationship. The best way is to view the XSD file using a XML editor capable of displaying the hierarchy in a schematic form.
XOR	Two (or more) child-elements can have an exclusive OR relationship, i.e., only one of them can be present. This is represented here by the multiplicity [XOR].
Usage rule:	This contains description of usage of this element beyond what is controlled by the schema. In addition, when an element is originally optional but is recommended or required to be present according to CGI-MP, an asterisk is placed next to the multiplicity specification together with a short description about the reason for the deviation.

Table 2: Labels used in the description of usage rules.

Some readers may be interested in the equivalence between the camt.053 format and the MT940 used in the past. The guides make references to the MT940, where appropriate. This cross-reference appears under the **Usage rules** sub-heading, such as illustrated below:

2.1	[1..1]	++ <Id>	Item:	Identifier
			Function:	Unique identifier of this statement.
			Format:	Alphanumeric string. Max 16 chars long.
			Usage rules:	<u>This corresponds to field 20 of MT940.</u>

Figure 1-4: Example of an element definition with reference to its MT940 equivalent

Note that when no reference is given, it means there is no relationship with anything in an MT940.

Concepts not used in this handbook

The concepts of Ultimate debtor and Ultimate Creditor are not used in this handbook (except for Austria and Slovakia). This handbook uses a simple scenario for a payment where the parties involved are Debtor – Debtor Agent – Creditor Agent – Creditor.

1.5 Formats & Codes

For an up-to-date version of all the codes in this section, visit CGI-MP resource centre on <http://corporates.swift.com/en/common-global-implementation-0>. See a short guide in §0 on how to navigate to obtain the documents you need.

Formatting of amounts

Thousand separator	Space, e.g., Nine thousand is written as "9 000".
Decimal separator	A dot.

Table 3: Guideline for formatting of numeric values

ISO 2022 Type Definitions & Format Specifications

The table below lists all the format types used in the guidelines. Format types concerning code words are correct at the time of writing. The reader is well advised to check the latest version using the reference given.

Type/Format label	Description
ActiveOrHistoricCurrencyAndAmount	<p>This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.</p> <p>CurrencyAmount</p> <p>The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>fractionDigits: 5 minInclusive: 0 totalDigits: 18 ActiveOrHistoricCurrencyCode [A-Z]{3,3}</p>
ActiveOrHistoricCurrencyCode	<p>The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p>
AddressType2Code	<p>Types of addresses defined by ISO. See separation table below §1.5.1.1 ISO AddressType Codes for full listing.</p>
AnyBICIdentifier	<p>A code allocated to a business entity or to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362 "Banking – Banking telecommunication messages – Bank identifier codes".</p> <p>Pattern: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>Rules:</p> <p>AnyBIC – Only a valid BIC or BEI is allowed. Valid BEI and BIC are registered with the ISO 9362 Registration Authority, and consists of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.</p>
BaseOneRate	<p>Rate expressed as a decimal, eg, 0.7 is 7/10 and 70%.</p> <p>totalDigits: 11 fractionDigits: 10 baseValue: 1.0</p>
BBANIdentifier	<p>Basic Bank Account Number (BBAN). Identifier used nationally by financial institutions, ie, in individual countries, generally as part of a National Account Numbering Scheme(s), which uniquely identifies the account of a customer.</p> <p>Pattern: [a-zA-Z0-9]{1,30}</p>
BICIdentifier	<p>Country names in the list from the United Nations (ISO 3166, Alpha-2 code).</p>
BICOrBEI	<p>ISO 9362 (also known as SWIFT-BIC, BIC code, SWIFT ID or SWIFT code) defines a standard format of Business Identifier Codes approved by the International Organization for Standardization (ISO). It is a unique identification code for both financial and non-financial institutions.[1] The acronym SWIFT stands for the Society for Worldwide Interbank Financial Telecommunication. When assigned to a non-financial institution, the code may also be known as a Business Entity Identifier or BEI. These codes are used when transferring money between banks, particularly for international wire transfers, and also for the exchange of other messages between banks. The codes can sometimes be found on account statements. (Wikipedia.org)</p> <p>Valid BICs for non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: INSTITUTION CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The institution code, country code and location code are mandatory, while the branch code is optional. (SWIFT)</p>
CategoryPurpose1Code	<p>Category purpose, as published in an external category purpose code list. See separate table below under §1.5.1.2 ISO ExternalCategoryPurpose1Code.</p>

CountryCode	A code within the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).																					
CurrencyAndAmount	<p>Number of monetary units specified in a currency, where the unit of currency is explicit and compliant with ISO 4217. The decimal separator is a dot. Note: A zero amount is considered a positive amount. XML Attribute: Currency (Ccy). This XML Attribute is typed by CurrencyCode. Format: CurrencyAndAmount totalDigits: 18 fractionDigits: 5 minInclusive: 0 CurrencyCode [A-Z]{3,3} Rule(s): CurrencyCode ValidationByTable Example: 100000 (Ccy='EUR')</p>																					
DocumentType3Code	<table border="1"> <thead> <tr> <th>Code</th> <th>Name</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>DISP</td> <td>DispatchAdvice</td> <td>Document is a dispatch advice.</td> </tr> <tr> <td>FXDR</td> <td>Foreign Exchange Deal Reference</td> <td>Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.</td> </tr> <tr> <td>PUOR</td> <td>Purchase Order</td> <td>Document is a purchase order.</td> </tr> <tr> <td>RADM</td> <td>Remittance Advice Message</td> <td>Document is a remittance advice sent separately from the current transaction.</td> </tr> <tr> <td>RPIN</td> <td>Related Payment Instruction</td> <td>Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.</td> </tr> <tr> <td>SCOR</td> <td>Structured Communication Reference</td> <td>Document is a structured communication reference provided by the creditor to identify the referred transaction.</td> </tr> </tbody> </table>	Code	Name	Definition	DISP	DispatchAdvice	Document is a dispatch advice.	FXDR	Foreign Exchange Deal Reference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.	PUOR	Purchase Order	Document is a purchase order.	RADM	Remittance Advice Message	Document is a remittance advice sent separately from the current transaction.	RPIN	Related Payment Instruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.	SCOR	Structured Communication Reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.
Code	Name	Definition																				
DISP	DispatchAdvice	Document is a dispatch advice.																				
FXDR	Foreign Exchange Deal Reference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.																				
PUOR	Purchase Order	Document is a purchase order.																				
RADM	Remittance Advice Message	Document is a remittance advice sent separately from the current transaction.																				
RPIN	Related Payment Instruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.																				
SCOR	Structured Communication Reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.																				
DocumentType5Code	The current state of the codes is given in §1.5.1.8 DocumentType5Code																					
ExternalOrganisationIdentification1Code	Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. The codes are listed in §1.5.1.3.																					
ExternalPersonIdentification1Code	Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. The codes are listed in §1.5.1.4.																					
ExternalPurpose1Code	Specifies the external purpose code in the format of character string with a maximum length of 4 characters. The code list can be found in §1.5.1.3.																					
ExternalReturnReason1Code	<p>Specifies the return reason, as published in an external return reason code list. For full list of codes, see §1.5.1.6 ISO ExternalReturnReason1Code</p>																					
ExternalServiceLevel1Code	<p>A set of codes defined outside the schema. The allowed values are { BKTR, NUGP, NURG, PRPT, SDVA, SEPA, URGP, URNS }. For full list of codes, see §0 ISO ExternalServiceLevel1Code.</p>																					
IBAN2007Identifier	An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest																					

	<p>edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)". Pattern: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p>
ISODate	<p>Abbreviated as ISODt in a tag name, is the international date format defined by ISO (ISO 8601) to be: YYYY-MM-DD where</p> <ul style="list-style-type: none"> • YYYY is the year [all the digits, i.e., 2012] • MM is the month [01 (January) to 12 (December)] • DD is the day [01 to 31]
ISODateTime	<p>Abbreviated as ISODtM in a tag name, is the international date and time format defined by ISO (ISO 8601) to be: YYYY-MM-DDThh:mm:ss.sTZD where:</p> <ul style="list-style-type: none"> • YYYY = four-digit year • MM = two-digit month (01=January, etc.) • DD = two-digit day of month (01 through 31) • Hh = two digits of hour (00 through 23) (am/pm NOT allowed) • mm = two digits of minute (00 through 59) • ss = two digits of second (00 through 59) • s = 1 or more digits representing a decimal fraction of a second • TZD = time zone designator (Z or +hh:mm or -hh:mm) <p>e.g., 1997-07-16T19:20:30.45+01:00</p>
Max140Text	<p>A format specification in ISO 20022. It means the value can be alphanumeric, in any combination. Its size can range between 1 (minimum) and 140 (maximum).</p>
Max35Text	<p>A format specification in ISO 20022. It means the value can be alphanumeric, in any combination. Its size can range between 1 (minimum) and 35 (maximum).</p>
Max70Text	<p>A format specification in ISO 20022. It means the value can be alphanumeric, in any combination. Its size can range between 1 (minimum) and 70 (maximum).</p>
PaymentMethod3Code	<p>Restricted value range {CHK, TRF, TRA}.</p>
PhoneNumber	<p>Collection of information that identifies a phone number, as defined by telecom services. Format: Alphanumeric Pattern: \+[0-9]{1,3}-[0-9()+\-]{1,30}</p>

1.5.1.1 ISO AddressType Codes

Name	Definition
ADDR	Postal Address is the complete postal address.
BIZZ	Business Address is the business address.
DLVY	DeliveryTo Address is the address to which delivery is to take place.
HOME	Residential Address is the home address.
MLTO	MailTo Address is the address to which mail is sent.
PBOX	OBox Address is a postal office (PO) box.

1.5.1.2 ISO ExternalCategoryPurpose1Code

BONU	BonusPayment	Transaction is the payment of a bonus.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CCRD	Credit Card Payment	Transaction is related to a payment of credit card.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
DCRD	Debit Card Payment	Transaction is related to a payment of debit card.
DIVI	Dividend	Transaction is the payment of dividends.
EPAY	Epayment	Transaction is related to ePayment via Online-Banking
FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.
IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
OTHR	OtherPayment	Other payment purpose.
PENS	PensionPayment	Transaction is the payment of pension.
SALA	SalaryPayment	Transaction is the payment of salaries.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade finance transaction.
TREA	TreasuryPayment	Transaction is related to treasury operations. E.g. financial contract settlement.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	WithHolding	Transaction is the payment of withholding tax.

1.5.1.3 ISO ExternalOrganisationIdentification1Code

Code	Name	Definition
BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
CBID	Central Bank Identification Number	A unique identification number assigned by a central bank to identify an organisation.
CHID	Clearing Identification Number	A unique identification number assigned by a clearing house to identify an organisation
COID	CountryIdentificationCode	Country authority given organisation identification (e.g., corporate registration number)
CUST	CustomerNumber	Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
DUNS	Data Universal Numbering System	A unique identification number provided by Dun & Bradstreet to identify an organisation.
EMPL	EmployerIdentificationNumber	Number assigned by a registration authority to an employer.
GS1G	GS1GLNIdentifier	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity

1.5.1.4 ISO ExternalPersonIdentification1Code

Code	Name	Definition
ARNU	AlienRegistrationNumber	Number assigned by a social security agency to identify a non-resident person.
CCPT	PassportNumber	Number assigned by an authority to identify the passport number of a person.
CUST	CustomerIdentificationNumber	Number assigned by an issuer to identify a customer.
DRLC	DriversLicenseNumber	Number assigned by an authority to identify a driver's license.
EMPL	EmployeeIdentificationNumber	Number assigned by a registration authority to an employee.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.
SOSE	SocialSecurityNumber	Number assigned by an authority to identify the social security number of a person.
TXID	TaxIdentificationNumber	Number assigned by a tax authority to identify a person.

1.5.1.5 ISO ExternalPurpose1Code

The list of valid codes is an external code list published separately. See description on who to access it in ExternalServiceLevel1Code. The current state of the codes is given below.

Code	Classification ¹	Name	Definition
CBLK	Card Settlement	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CDCB	Card Settlement	CardPayment with CashBack	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
CDCD	Card Settlement	CashDisbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
CDCS	Card Settlement	Cash Disbursement with Surcharging	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.
CDOC	Card Settlement	OriginalCredit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
CDQC	Card Settlement	QuasiCash	Purchase of Goods which are equivalent to cash like coupons in casinos.
ETUP	Card Settlement	E-Purse Top Up	Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.
FCOL	Card Settlement	Fee Collection	A Service that is settling card transaction related fees between two parties.
MTUP	Card Settlement	Mobile Top Up	A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.
ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
CASH	Cash Mgmt	CashManagementTransfer	Transaction is a general cash management instruction.
COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
CSDB	Cash Mgmt	CashDisbursement	Transaction is related to cash disbursement.
DEPT	Cash Mgmt	Deposit	Transaction is related to a payment of deposit.
INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
AGRT	Commercial	AgriculturalTransfer	Transaction is related to the agricultural domain.
AREN	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry
BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
BOCE	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry
COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
CPYR	Commercial	Copyright	Transaction is payment of copyright.

¹ The column "Classification" has been provided for convenience only. It has no function within the schema.

GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
GDSV	Commercial	PurchaseSaleOfGoodsAnd Services	Transaction is related to purchase and sale of goods and services.
GSCB	Commercial	PurchaseSaleOfGoodsAnd ServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
POPE	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry.
ROYA	Commercial	Royalties	Transaction is the payment of royalties.
SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
CLPR	Finance	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
DBTC	Finance	DebitCollectionPayment	Collection of funds initiated via a debit transfer.
GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
INTE	Finance	Interest	Transaction is payment of interest.
LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
PENO	Finance	PaymentBasedOnEnforcementOrder	Payment based on enforcement orders except those arising from judicial alimony decrees.
PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
ADMG	General	AdministrativeManagement	Transaction is related to a payment associated with administrative management.
ADVA	General	AdvancePayment	Transaction is an advance payment.
BLDM	General	BuildingMaintenance	Transaction is related to a payment associated with building maintenance.
CBFF	General	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building for retirement.
CCRD	General	CreditCardPayment	Transaction is related to a payment of credit card account.
CDBL	General	CreditCardBill	Transaction is related to a payment of credit card bill.
CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
COST	General	Costs	Transaction is related to payment of costs.
DCRD	General	Debit Card Payment	Transaction is related to a debit card payment.

FAND	General	FinancialAidInCaseOfNaturalDisaster	Financial aid by State authorities for abolition of consequences of natural disasters.
GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
ICCP	General	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
IDCP	General	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
INSM	General	Installment	Transaction is related to a payment of an installment.
MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
OTHR	General	Other	Other payment purpose.
PADD	General	Preauthorized debit	Transaction is related to a pre-authorized debit origination
PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
RCKE	General	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry
RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.
REFU	General	Refund	Transaction is the payment of a refund.
RENT	General	Rent	Transaction is the payment of rent.
STDY	General	Study	Transaction is related to a payment of study/tuition costs.
TELI	General	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
WEBI	General	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.
ANNI	Investment	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
CAFI	Investment	Custodian Management fee In-house	Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank coincide
CFDI	Investment	Capital falling due In-house	Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide
CMDT	Investment	CommodityTransfer	Transaction is payment of commodities.
DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
DIVD	Investment	Dividend	Transaction is payment of dividends.
FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
HEDG	Investment	Hedging	Transaction is related to a hedging operation.
PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
SAVG	Investment	Savings	Transfer to savings/retirement account.
SECU	Investment	Securities	Transaction is the payment of securities.
SEPI	Investment	Securities Purchase In-house	Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide
TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.

CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
DMEQ	Medical	DurableMedicalEquipment	Transaction is a payment is for use of durable medical equipment.
DNTS	Medical	DentalServices	Transaction is a payment for dental services.
HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.
ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
AEMP	Salary&Benefits	ActiveEmploymentPolicy	Payment concerning active employment policy.
BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
BENE	Salary & Benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
COMM	Salary & Benefits	Commission	Transaction is payment of commission.
CSLP	Salary & Benefits	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
GFRP	Salary&Benefits	GuaranteeFundRightsPayment	Compensation to unemployed persons during insolvency procedures.
GVEA	Salary & Benefits	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
GVEB	Salary & Benefits	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
GVEC	Salary & Benefits	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.
GVED	Salary & Benefits	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
GWLT	Salary&Benefits	GovernmentWarLegislationTransfer	Payment to victims of war violence and to disabled soldiers.
PAYR	Salary & Benefits	Payroll	Transaction is related to the payment of payroll.
PENS	Salary & Benefits	PensionPayment	Transaction is the payment of pension.
PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
RHBS	Salary&Benefits	RehabilitationSupport	Benefit for the duration of occupational rehabilitation.
SALA	Salary & Benefits	SalaryPayment	Transaction is the payment of salaries.
SSBE	Salary & Benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.

ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
NITX	Tax	NetIncomeTax	Transaction is related to a payment of net income tax.
TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	Tax	WithHolding	Transaction is related to a payment of withholding tax.
TAXR	Tax	TaxRefund	Transaction is the refund of a tax payment or obligation.
AIRB	Transport	Air	Transaction is a payment for air transport related business.
BUSB	Transport	Bus	Transaction is a payment for bus transport related business.
FERB	Transport	Ferry	Transaction is a payment for ferry related business.
RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
ENRG	Utilities	Energies	Transaction is related to a utility operation.
GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.

1.5.1.6 ISO ExternalReturnReasonCode

The list of valid codes is an external code list published separately. See description on who to access it in ExternalServiceLevel1Code. The current state of the codes is given below.

Code	Name	Definition
AC01	IncorrectAccountNumber	Format of the account number specified is not correct
AC03	InvalidCreditorAccountNumber	Wrong IBAN in SCT
AC04	ClosedAccountNumber	Account number specified has been closed on the bank of account's books
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement)
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
AM01	ZeroAmount	Specified message amount is equal to zero
AM02	NotAllowedAmount	Specific transaction/message amount is greater than allowed maximum
AM03	NotAllowedCurrency	Specified message amount is an non processable currency outside of existing agreement
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	Duplication
AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.
AM07	BlockedAmount	Amount of funds available to cover specified message amount is insufficient.
AM09	WrongAmount	Amount received is not the amount agreed or expected
AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.
ARDT	AlreadyReturnedTransaction	Already returned original SCT
BE01	InconsistenWithEndCustomer	Identification of end customer is not consistent with associated account number (formerly CreditorConsistency).
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
BE07	MissingDebtorAddress	Specification of debtor's address, which is required for payment, is missing/not correct.
CNOR	Creditor bank is not registered	Creditor bank is not registered under this BIC in the CSM
CURR	IncorrectCurrency	Currency of the payment is incorrect
CUST	RequestedByCustomer	Cancellation requested by the Debtor
DNOR	Debtor bank is not registered	Debtor bank is not registered under this BIC in the CSM
DT01	InvalidDate	Invalid date (eg, wrong settlement date)
ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
ED03	BalanceInfoRequest	Balance of payments complementary info is requested
ED05	SettlementFailed	Settlement of the transaction has failed.

EMVL	EMV Liability Shift	The card payment is fraudulent and was not processed with EMV technology for an EMV card.
FOCR	FollowingCancellationRequest	Return following a cancellation request
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer
MD07	EndCustomerDeceased	End customer is deceased.
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
NARR	Narrative	Reason is provided as narrative information in the additional reason information.
NOAS	NoAnswerFromCustomer	No response from Beneficiary
NOOR	NoOriginalTransactionReceived	Original SCT never received
PINL	PIN Liability Shift	The card payment is fraudulent (lost and stolen fraud) and was processed as EMV transaction without PIN verification.
RC01	BankIdentifierIncorrect	Bank Identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
RC07	InvalidCreditorBICIdentifier	Incorrect BIC of the beneficiary Bank in the SCTR
RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.
RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing
RR02	Missing Debtor Name or Address	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.
RR03	Missing Creditor Name or Address	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.
RR04	Regulatory Reason	Regulatory Reason
SL01	Specific Service offered by Debtor Agent	Due to specific service offered by the Debtor Agent
SL02	Specific Service offered by Creditor Agent	Due to specific service offered by the Creditor Agent
SVNR	ServiceNotRendered	The card payment is returned since a cash amount rendered was not correct or goods or a service was not rendered to the customer, e.g. in an e-commerce situation.
TM01	CutOffTime	Associated message was received after agreed processing cut-off time.

1.5.1.7 ISO ExternalServiceLevel1Code

Code	Name	Definition
BKTR	Book Transaction	Payment through internal book transfer.
NUGP	Non-urgent Priority Payment	Payment must be executed as a non-urgent transaction with priority settlement.
NURG	Non-urgent Payment	Payment must be executed as a non-urgent transaction, which is typically identified as an ACH or low value transaction.
PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.
URGP	Urgent Payment	Payment must be executed as an urgent transaction cleared through a real-time gross settlement system, which is typically identified as a wire or high value transaction.
URNS	Urgent Payment Net Settlement	Payment must be executed as an urgent transaction cleared through a real-time net settlement system, which is typically identified as a wire or high value transaction.

1.5.1.8 DocumentType5Code

CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
VCHR	Voucher	Document is an electronic payment document.

Obtaining The Code Listings in CGI-MP's Homepage

CGI-MP's homepage <http://corporates.swift.com/en/common-global-implementation> is the official information source. When you first land on their homepage, you will see this:

The screenshot shows the CGI-MP homepage. The top navigation bar includes 'About us', 'Our solution', 'Business areas', 'Bank readiness and certification', 'Resource centre', and 'Contact & Events'. The main content area is titled 'Common Global Implementation Market Practice' and features a sub-navigation bar with 'Working groups', 'Registration', 'Members', 'Events', and 'Supported by SWIFT'. The 'Working groups' section is active, displaying 'Introduction to the working groups' and 'Credit Transfer/Payment Status Work Group (WG1)'. A list of ISO 20022 messages is provided: 'pain.001.001.03 Customer Credit Transfer Initiation V03' and 'pain.002.001.03 Payment Status Report V03'. A 'Contact us' button is visible. The left sidebar contains a 'Business areas' menu with 'CGI-MP resource centre' circled in blue.

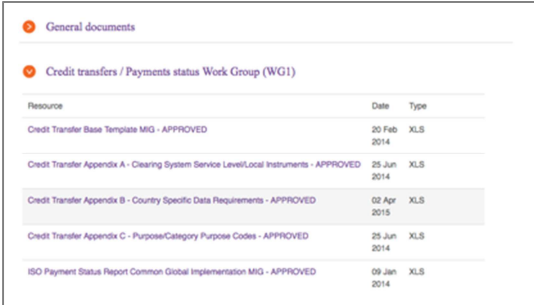
Choose the section <CGI-MP resource centre>, you will see the following page:

The screenshot shows the 'CGI-MP resource centre' page. The left sidebar menu has 'CGI-MP resource centre' selected. The main content area is titled 'Common Global Implementation Market Practice' and features a sub-navigation bar with 'Documentation', 'Maintenance and change requests', 'Useful links', 'Meeting notes', and 'FAQs'. The 'CGI resource centre' section contains a paragraph explaining the current state of CGI-MP Working Groups 1, 2, and 3, and a list of working groups with expandable arrows: 'General documents', 'Credit transfers / Payments status Work Group (WG1)', 'Bank-to-customer reporting Work Group (WG2)', 'Direct debit Work Group (WG3)', 'eBAM - electronic Bank Account Management (WG4)', and 'BSB - Bank Services Billing (WG5)'.

The 2 chapters that are relevant to this Handbook are:

- **Credit transfer / Payment status Work Group (WG1)** or
- **Bank-to-Customer reporting Work Group (WG2)**

Depending on your current interests, you will be presented with a list of documents to download, as illustrated below:



Resource	Date	Type
Credit Transfer Base Template MIG - APPROVED	20 Feb 2014	XLS
Credit Transfer Appendix A - Clearing System Service Level/Local Instruments - APPROVED	25 Jun 2014	XLS
Credit Transfer Appendix B - Country Specific Data Requirements - APPROVED	02 Apr 2015	XLS
Credit Transfer Appendix C - Purpose/Category Purpose Codes - APPROVED	25 Jun 2014	XLS
ISO Payment Status Report Common Global Implementation MIG - APPROVED	09 Jan 2014	XLS

SWIFT Transaction Identification Code

Code	Purpose
BNK	Securities Related Item - Bank Fees
BOE	Bill of Exchange
BRF	Brokerage Fee
CAR	Securities Related Item - Corporate Actions Related (should only be used when no specific corporate action event code is available)
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and Other Expenses
CHK	Cheques
CLR	Cash Letters/Cheques Remittance
CMI	Cash Management Item - No Detail
CMN	Cash Management Item - Notional Pooling CMP Compensation Claims
CMS	Cash Management Item - Sweeping
CMT	Cash Management Item - Zero Balancing
COL	Cash Management Item – Topping
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon Payments
DCR	Documentary Credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains Disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent Amount
EXT	Securities Related Item - External Transfer for Own Account
FEX	Foreign Exchange
INT	Interest Related Amount
LBX	Lock Box
LDP	Loan Deposit
MAR	Securities Related Item - Margin Payments/Receipts
MAT	Securities Related Item - Maturity
MGT	Securities Related Item - Management Fees
MSC	Miscellaneous
NWI	Securities Related Item - New Issues Distribution
ODC	Overdraft Charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase (including STIF and Time deposits)
POP	Securities Related Item - Pair-off Proceeds
PRN	Securities Related Item - Principal Pay-down/Pay-up
REC	Securities Related Item - Tax Reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned Item
SAL	Securities Related Item - Sale (including STIF and Time deposits)
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities Lending Related

Code	Purpose
STO	Standing Order
STP	Securities Related Item - Stamp Duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP Payment
TAX	Securities Related Item - Withholding Tax Payment
TCK	Travellers Cheques
TCM	Securities Related Item - Tripartite Collateral Management
TRA	Securities Related Item - Internal Transfer for Own Account
TRF	Transfer
TRN	Securities Related Item - Transaction Fee
UWC	Securities Related Item - Underwriting Commission
VDA	Value Date Adjustment (used with an entry made to withdraw an incorrectly dated entry - it will be followed by the correct entry with the relevant code)
WAR	Securities Related Item - Warrant

Table 4: SWIFT Transaction Identification Codes

2 AT – Erste Bank der Oesterreichischen Sparkassen AG

2.1 Austria-specific Information

Austrian BBAN and IBAN

BBAN	
BBAN structure	5!n11!n
BBAN length	16!n
Bank identifier position within the BBAN	Positions 1-5
Bank identifier length	5!n
Bank identifier example	19043
BBAN example	1904300234573201
IBAN	
IBAN structure	AT2!n5!n11!n
IBAN length	20!c
IBAN electronic format example (Check Iban)	AT611904300234573201
IBAN print format example	AT61 1904 3002 3457 3201

2.2 Payment (Erste Bank der Oesterreichischen Sparkassen AG)

General Remarks

Stuzza vs CGI-MP

The Stuzza schema is built on top of ISO 20022. The Stuzza pain.001.001.03.austria.xsd is structurally stricter than the ISO version. Some ISO elements are completely removed in the Stuzza variant. This means that an XML data file may pass CGI-MP rules but fails Stuzza rules. One example is the use of PostalAddress <PstlAdr> which is not allowed in Stuzza.

The general rule is that Stuzza imposes a stricter constraint. For example, ISO may allow a string of 35 characters while Stuzza allows only 10. The Usage Guide for AT payments below presents the stricter of the two.

Beware of Stuzza's Different Schema & Namespaces

These payments use a modified version of ISO 20022 schema by Stuzza:

- ISO pain 001 001 03 austrian 004 (for SEPA payments)
- ISO pain 001 001 03 austrian 004 N (for Non-SEPA payments)

In other words, SEPA and Non-SEPA payments use a different schema and a different namespace. Please note that these schemas contain documentation on how to use elements according to Stuzza. These rules are listed in the table below along with CGI-MP rules.

The schemas can be found here: https://www.stuzza.at/en/download/xml/kunde-bank/rb-7-1/xml-schemata.html?sort=created_on&direction=desc.

Both SEPA and Non-SEPA rules are listed, and in addition CGI-MP rules.

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞.
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Stuzza-specific convention

- Stuzza For example, AT_Max35Text^{Stuzza}.
This indicates Stuzza's own format type definition. There are not included here. But they are found in the schema "http://www.stuzza.at/schemata/ISO.pain.001.001.03.austrian.003.xsd".
- Red table cell **Red background indicates an element where its usage is forbidden in Stuzza. This element is only allowed in the context of CGI-MP.**

Index	Mult.	Element Payment (AT)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: AT_Max35Text ^{Stuzza} Usage: Ensure uniqueness for at least 30 days. For safe processing limit the value to digits, letters and minus sign.
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: AT_Max15NumericText ^{Stuzza} (length: 1 – 6) Usage: Maximum value and maximum transactions are limited to 999 999. More transactions require preliminary agreement.
1.7	[0..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: Number, Total digit: 15, Fraction digit: 2 Usage: Recommended. A value between 0.01 and 999999999999.99.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.0	[0..1]	+++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage: Usage of both child elements, BICOrBEI and Othr is not allowed. Only one may be present.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]

9.1.15	[XOR]	+++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	AT_Max35Text_REF
9.1.17	[0..1]	++++++ <SchmeNm>	Item:	SchemeName
			Function:	Type of identification.
9.1.18	[1..1]	++++++ <Cd>	Item:	Code
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Usage:	Only accepted value is "BANK".
9.1.34	[0..1]	+++ <CtctDtls>	Item:	ContactDetails
			Function:	Set of elements used to indicate how to contact the party.
			Usage rule:	<ul style="list-style-type: none"> • May not be used for SEPA payments. • May be used for NON-SEPA payments when details differ from those given in PmtInf/Dbtr/CtctDtls.
9.1.35	[0..1]	++++ <NmPrfx>	Item:	NamePrefix
			Function:	Specifies the terms used to formally address a person.
			Format:	NamePrefix1Code [†]
9.1.36	[0..1]	++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.37	[0..1]	++++ <PhneNb>	Item:	PhoneNumber
			Function:	Collection of information that identifies a phone number, as defined by telecom services.
			Format:	PhoneNumber [†]
9.1.38	[0..1]	++++ <MobNb>	Item:	MobileNumber
			Function:	Collection of information that identifies a mobile phone number, as defined by telecom services.
			Format:	PhoneNumber [†]
9.1.39	[0..1]	++++ <FaxNb>	Item:	FaxNumber
			Function:	Collection of information that identifies a FAX number, as defined by telecom services.
			Format:	PhoneNumber [†]
9.1.40	[0..1]	++++ <EmailAdr>	Item:	EmailAddress
			Function:	Address for electronic mail (e-mail).
			Format:	AT_Max2048Text ^{Stuzza} (length: 1 – 140)
9.1.41	[0..1]	++++ <Othr>	Item:	Other
			Function:	Contact details in an other form.
			Format:	AT_Max35Text_REF ^{Stuzza}
2.0	[1..n]	+ <PmtInf>	Item:	PaymentInformation
			Function:	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
			Usage:	Occurrence amount is limited to 9 999.

2.1	[1..1]	++ <PmtInfl>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: AT_Max35Text_REF ^{Stuzza} Usage: Batch control number. Ensure uniqueness for at least 1 year.
2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: PaymentMethod3Code [†] Usage rules: TRF for Credit Transfers. CHK for Cheques in Non-SEPA payment.
2.3	[0..1]	++ <BtchBookg>	Item: BatchBooking Function: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Format: Boolean Usage: "True" to request batch booking. "False" to request single booking.
2.4	[0..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this batch. Format: AT_Max15NumericText ^{Stuzza} (length: 1 – 6) Usage: Recommended. Maximum value and maximum transactions are limited to 999 999. More transactions require preliminary agreement.
2.5	[0..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: Number, Total digit: 15, Fraction digit: 3 Usage: Recommended. Sum of all single transactions in this batch. A value between 0.001 and 99999999999.999.
2.6	[1..1]	++ <PmtTplnf>	Function: Set of elements used to further specify the type of transaction. Usage rule: PmtTplnf is required by CGI-MP.
2.8	[1..1]	++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed.. Usage rule: Required by CGI-MP.
2.9	[1..1]	+++ <Cd>	Item: Code Function: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Format: ExternalServiceLevel1Code [†] Usage rule: For SEPA payment the value must be "SEPA". For SEPA payment the value must be "SEPA". For NON-SEPA payment following values are accepted: NURG credit transfer, standard code URGP/SDVA urgent payments according service agreement. On urgent payments one transaction per batch is the standard data population.

2.14	[0..1]	++ <CtgyPurp>	Item: CategoryPurpose Function: Specific code for processing identification at receiving institution. See also Purp at single transaction. Before use an agreement with receiving institution is necessary, otherwise this is ignored. Usage rule: Mandatory with CashPerPost payments.
2.15	[XOR]	+++ <Cd>	Item: Code Function: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Format: AT_ExternalCategoryPurpose1Code ^{Stuzza} . Examples of possible values: SALA: Salary payment PENS: Pension payment LOAN: Consortium loan SSBE: Social security GOVT: Annuity grant INTC: Intra Company/Cash pooling TAXS: > see Purp ! (Tax payments)
2.16	[XOR]	+++ <Prtry>	Item: Proprietary Function: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Format: AT_ExternalProprietaryCategoryPurpose1Code ^{Stuzza} Usage rule: CPPP Cash per Post Payment (with CPPP see also PmtId/EndToEndId, Cdtr, CdtrAcct, CdtrAgt, UltmtCdtr and RmtInf/Ustrd under CdtTrfTxInf). CPPP: Cash Per Post Payment.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: Requested execution date. Only format available is YYYY-MM-DD. If this cannot be respected, e.g. on late delivery, payment may be executed later according preliminary agreement.
2.19	[1..1]	+++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. Ignored in SEPA payments and may not be given in Non-Sepa payments according to stuzza.
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] Usage rule: Required by CGI-MP.
9.1.12	[0..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment.

9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation. Usage: Usage of both child elements, BICOrBEI and Othr is not allowed. Only one may be present.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]
9.1.15	[XOR]	++++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]
9.1.17	[0..1]	+++++++ <SchmeNm>	Item: SchemeName Function: Type of identification.
9.1.18	[XOR]	+++++++ <Cd>	Item: Code Function: Type from CodeList. Format: AT_ExternalOrganisationIdentification1Code ^{Stuzza}
9.1.19	[XOR]	+++++++ <Prtry>	Item: Proprietary Function: Proprietary code. Format: AT_Max35Text_REF ^{Stuzza}
9.1.20	[0..1]	+++++++ <Issr>	Item: Issuer Function: Issuer of identification. Format: AT_Max35Text ^{Stuzza}
9.1.34	[0..1]	+++ <CtctDtls>	Item: ContactDetails Function: Set of elements used to indicate how to contact the party. Usage rule: May not be used for SEPA payments. May be used for NON-SEPA payments. See GrpHdr/InitgPty/CtctDtls resp. UltmtDbtr/CtctDtls. The preferred position for contact details is in this element. All other appearances shall be populated only in case of differing data.
9.1.35	[0..1]	++++ <NmPrfx>	Item: NamePrefix Function: Specifies the terms used to formally address a person. Format: NamePrefix1Code [†]
9.1.36	[0..1]	++++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.37	[0..1]	++++ <PhneNb>	Item: PhoneNumber Function: Collection of information that identifies a phone number, as defined by telecom services. Format: PhoneNumber [†]
9.1.38	[0..1]	++++ <MobNb>	Item: MobileNumber Function: Collection of information that identifies a mobile phone number, as defined by telecom services. Format: PhoneNumber [†]

9.1.39	[0..1]	++++ <FaxNb>	Item: FaxNumber Function: Collection of information that identifies a FAX number, as defined by telecom services. Format: PhoneNumber [†]
9.1.40	[0..1]	++++ <EmailAdr>	Item: EmailAddress Function: Address for electronic mail (e-mail). Format: AT_Max2048Text ^{Stuzza} (length: 1 – 140)
9.1.41	[0..1]	++++ <Othr>	Item: Other Function: Contact details in an other form. Format: AT_Max35Text_REF ^{Stuzza}
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.0	[1..1]	+++ <Id>	Item: Identification Function: Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	[1..1]	++++ <IBAN>	Item: IBAN Function: The account identification in IBAN. Format: IBAN2007Identifier [†]
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP
2.77	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the Debtor.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†] Usage rule: Required by CGI-MP. <i>In case BIC is not possible to be given, Stuzza supports element FinInstnId/Othr/Id to be filled with value "NOTPROVIDED". However, this is not supported by CGI-MP.</i>
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. May not be given in Stuzza's payments.
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] . Usage rule: Required by CGI-MP.
2.23	[0..1]	++ <UltmtDbtr>	Item: UltimateDebtor Function: Ultimate party that owes an amount of money to the (ultimate) creditor. Usage rule: May not be present on both here and in transaction levels.

9.1.0	[0..1]	+++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.12	[0..1]	+++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a party.
9.1.13	[1..1]	++++ <OrgId>	Item:	OrganisationIdentification
			Function:	Unique and unambiguous way to identify an organisation.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item:	BICOrBEI
			Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.
			Format:	AnyBICIdentifier [†]
9.1.15	[XOR]	++++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	AT_Max35Text_REF ^{Stuzza}
9.1.17	[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Type of identification.
9.1.18	[XOR]	+++++++ <Cd>	Item:	Code
			Function:	Type from CodeList.
			Format:	AT_ExternalOrganisationIdentification1Code ^{Stuzza}
9.1.19	[XOR]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Proprietary code.
			Format:	AT_Max35Text_REF ^{Stuzza}
9.1.20	[0..1]	+++++++ <Issr>	Item:	Issuer
			Function:	Issuer of identification.
			Format:	AT_Max35Text ^{Stuzza}
9.1.34	[0..1]	+++ <CtctDtls>	Item:	ContactDetails
			Function:	Set of elements used to indicate how to contact the party.
			Usage rule:	May not be used for SEPA payments. May be used for NON-SEPA payments. Contact details of actual debtor. See GrpHdr/InitgPty/CtctDtls resp. PmtInf/Dbtr/CtctDtls. The preferred position for contact details is PmtInf/Dbtr/CtctDtls. All other appearances shall be populated only in case of differing data
9.1.35	[0..1]	++++ <NmPrfx>	Item:	NamePrefix
			Function:	Specifies the terms used to formally address a person.
			Format:	NamePrefix1Code [†]
9.1.36	[0..1]	++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.37	[0..1]	++++ <PhneNb>	Item:	PhoneNumber
			Function:	Collection of information that identifies a phone number, as defined by telecom services.
			Format:	PhoneNumber [†]

9.1.38	[0..1]	++++ <MobNb>	Item: MobileNumber Function: Collection of information that identifies a mobile phone number, as defined by telecom services. Format: PhoneNumber [†]
9.1.39	[0..1]	++++ <FaxNb>	Item: FaxNumber Function: Collection of information that identifies a FAX number, as defined by telecom services. Format: PhoneNumber [†]
9.1.40	[0..1]	++++ <EmailAdr>	Item: EmailAddress Function: Address for electronic mail (e-mail). Format: AT_Max2048Text ^{Stuzza} (length: 1 – 140)
9.1.41	[0..1]	++++ <Othr>	Item: Other Function: Contact details in an other form. Format: AT_Max35Text_REF ^{Stuzza}
2.24	[0..1]	++ <ChrgBr>	Item: ChargeBearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: AT_ChargeBearerType1Code Usage rule: May only be "SLEV" for SEPA payments, if not given, "SLEV" is assumed. For Non-SEPA payments may be SHAR, DEBT, CRED or SLEV. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor. SLEV = Charges are to be applied following the rules agreed in the service level and/or scheme.
2.25	[0..1]	++ <ChrgsAcct>	Item: ChrgsAcct Function: For specifying a charges account. Usage rule: May not be present in SEPA payments.
1.1.0	[1..1]	+++ <Id>	Item: Identification Function: Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	[1..1]	++++<IBAN>	Item: IBAN Function: The account identification in IBAN. Format: IBAN2007Identifier [†]
1.1.11	[0..1]	+++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Only necessary with a multi currency account.
2.27	[1..n]	++ <CdrTrfTxInf>	Item: CreditTransferTransactionInformation Function: Set of elements used to provide information on the individual transaction(s) included in the message. Usage rule: Restricted to 999,999 transactions per batch. Larger count can not be processed and complete file will be rejected.
2.30	[1..1]	+++ <PmtId>	Item: PaymentIdentification Function: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

2.30	[1..1]	++++ <EndToEndId>	Item: EndToEndIdentification Function: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: AT_Max35Text_REF ^{Stuzza}
2.42	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges. Format: ActiveOrHistoricCurrencyAndAmount. Note: Decimal separator is a dot.
2.43	[XOR]	++++ <InstdAmt>	Item: InstructedAmount Function: Amount expressed in the currency as ordered by the initiating party. Format: AT_ActiveOrHistoricCurrencyAndAmount, Total digits: 15, Fraction digits: 3. Usage rule: Mandatory for SEPA payments. Single amount. Restricted to a maximum 999999999.99 and a minimum of 0.01.
2.44	[XOR]	++++ <EqvtAmt>	Item: EquivalentAmount Function: Amount expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. Usage rule: Restricted to a maximum 999999999.99 and a minimum of 0.01. May not be used in SEPA payments.
2.45	[1..1]	+++++ <Amt>	Item: Amount Function: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Format: AT_ActiveOrHistoricCurrencyAndAmount ^{Stuzza} , Total digits: 15, Fraction digits: 3.
2.46	[1..1]	++++ <CcyOfTrf>	Item: CurrencyOfTransfer Function: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account. Format: ActiveOrHistoricCurrencyCode [†]
2.47	[0..1]	+++ <XchgRateInf>	Item: ExchangeRateInformation Function: Set of elements used to provide details on the currency exchange rate and contract. Usage rule: May only be used in non-SEPA payments.
2.48	[0..1]	++++ <XchgRate>	Item: ExchangeRate Function: Exchange rate in current market or agreed representation. Format: BaseOneRate
2.49	[0..1]	++++ <RateTp>	Item: RateType Function: Specifies the type used to complete the currency exchange. Format: AT_ExchangeRateType1Code ^{Stuzza} Usage rule: Accepted values: AGRD for agreed rate, SPOT for spot rate, SALE for sale rate
2.50	[1..1]	++++ <CtrctId>	Item: ContractIdentification Function: Identification of agreement or deal. Format: AT_Max35Text_REF ^{Stuzza}

2.51	[0..1]	+++ <ChrgBr>	<p>Item: ChargeBearer</p> <p>Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Format: AT_ChargeBearerType1Code^{Stuzza}</p> <p>Usage rule: May only be "SLEV" for SEPA payments. For Non-SEPA payments may be SHAR, DEBT, CRED or SLEV.</p> <p>SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor. SLEV = Charges are to be applied following the rules agreed in the service level and/or scheme.</p> <p>This instance overwrites the possible ChrgBr given under "PmtInf" level.</p>
2.71	[0..1]	+++ <IntrmyAgt1>	<p>Item: IntermediaryAgent1</p> <p>Function: Possible intermediary financial institution.</p> <p>Usage rule: May only be used in non-SEPA payments.</p>
6.1.0	[1..1]	++++ <FinInstnId>	<p>Item: FinancialInstitutionIdentification</p> <p>Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>Usage rule: Either BIC or Othr, but not concurrently</p>
6.1.1	[0..1]	+++++ <BIC>	<p>Item: BIC</p> <p>Function: Bank Identifier Code.</p> <p>Format: BICIdentifier[†]</p>
6.1.19	[0..1]	+++++ <Othr>	<p>Item: Other</p> <p>Function: Unique identification of an agent, as assigned by an institution, using an identification scheme.</p>
6.1.20	[1..1]	++++++ <Id>	<p>Item: Identification</p> <p>Function: Unique and unambiguous identification.</p> <p>Format: AT_Max35Text_REF^{Stuzza}</p>
6.1.21	[0..1]	++++++ <SchmeNm>	<p>Item: SchemeName</p> <p>Function: Type of identification</p>
6.1.23	[1..1]	+++++++ <Prtry>	<p>Item: Proprietary</p> <p>Function: Name of the identification scheme, in a free text form.</p> <p>Format: AT_Max35Text_REF^{Stuzza}</p> <p>Usage rule: Has to include country code. E.g. TW Chinese Taipei Bank Code, US Fedwire/CHIPS</p>
2.72	[0..1]	+++ <IntrmyAgt1Acct>	<p>Item: IntermediaryAgent1Account</p> <p>Function: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.</p> <p>Usage rule: May only be used in non-SEPA payments.</p>
1.1.0	[1..1]	++++ <Id>	<p>Item: Identification</p> <p>Function: Unique and unambiguous identification for the account between the account owner and the account servicer.</p>

1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN. Format: IBAN2007Identifier [†]
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Other (e.g. domestic) representation of the account
1.1.3	[1..1]	++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: AT_Max34Text ^{Stuzza}
1.1.4	[0..1]	++++++ <SchmeNm>	Item: SchemeName Function: Type of identification.
1.1.5	[1..1]	+++++++ <Cd>	Item: Code Function: Name of the identification scheme, in a coded form as published in an external list. Format: AT_ExternalAccountIdentification1Code ^{Stuzza} Usage rule: May contain following values: BBAN - BBANIdentifier CUID - CHIPSUniversalIdentifier UPIC - UPICIdentifier
1.1.6	[0..1]	++++++ <Issr>	Item: Proprietary Function: Name of the identification scheme, in a free text form. Format: AT_Max35Text ^{Stuzza} Usage rule: Issuer of identification. Only if destination is necessary for BBAN. e.g. NACHA FW -> Pay by Fedwire CH -> CHIPS Universal Identifier CP -> CHIPS Participant Identifier
2.77	[1..1]	+++ <CdrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: <ul style="list-style-type: none"> • Required by CGI-MP and at least one type of identification must be present: BIC, Nm, ClrSysMmbld or Brnchld. • Please note that Othr/Id is stated to be ignored according to CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†] Usage rule: <ul style="list-style-type: none"> • For SEPA payments this is the only child element of FinInstnId available. With CashPerPostPayments this would be "BAWAATWW" or "OPSKATWW"
6.1.7	[0..1]	+++++ <Nm>	Item: Name Function: Name by which an agent is known and which is usually used to identify that agent. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70) Usage rule: May be used only for non-SEPA payments.
9.1.1	[1..1]	+++++ <PstAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. May not be given in Stuzza's payments.

9.1.10	[1..1]	++++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] . Usage rule: Required by CGI-MP.
6.1.19	[0..1]	+++++ <Othr>	Item: Other Function: In case of a financial institution cannot be identified by a BIC. Usage rule: May be used only for non-SEPA payments.
6.1.20	[1..1]	++++++ <Id>	Item: Identification Function: Unique and unambiguous identification of a person. Format: AT_Max35Text_REF ^{Stuzza}
6.1.21	[0..1]	++++++ <SchmeNm>	Item: SchemeName Function: Type of identification.
6.1.23	[1..1]	+++++++ <Prtry>	Item: Proprietary Function: Name of the identification scheme, in a free text form. Format: AT_Max35Text_REF ^{Stuzza} Usage rule: Has to include country code. E.g. country code TW Chinese Taipei Bank Code, US Fedwire/CHIPS
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70) Usage rule: Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor. Usage rule: PstlAdr and PstlAdr/Ctry is required by CGI-MP.
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] Usage rule: Required by CGI-MP.
9.1.12	[0..1]	+++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party.
9.1.13	[XOR]	++++ <Orgld>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation. Usage rule: Usage of both child elements, BICOrBEI and Othr is not allowed. Only one may be present.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]
9.1.15	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]
9.1.17	[0..1]	++++++ <SchmeNm>	Item: SchemeName Function: Type of identification.

9.1.18	[XOR]	+++++++ <Cd>	Item:	Code
			Function:	Type from CodeList.
			Format:	AT_ExternalOrganisationIdentification1Code ^{Stuzza}
9.1.19	[XOR]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Proprietary code.
			Format:	AT_Max35Text_REF ^{Stuzza}
9.1.20	[0..1]	+++++++ <lssr>	Item:	Issuer
			Function:	Issuer of identification.
			Format:	AT_Max35Text ^{Stuzza}
9.1.21	[XOR]	++++ <PrvtId>	Item:	PrivateIdentification
			Function:	Unique and unambiguous identification of a person, eg, passport.
			Usage rule:	Usage of both child elements, DtAndPlcOfBirth and Othr is not allowed. Only one may be present.
1.2.36	[XOR]	+++++ <DtAndPlcOfBirth>	Item:	DateAndPlaceOfBirth
			Function:	Date and place of birth of a person.
1.2.37	[0..1]	+++++++ <BirthDt>	Item:	BirthDate
			Function:	Date on which a person is born.
			Format:	ISODate [†]
1.2.38	[0..1]	+++++++ <PrvcOfBirth>	Item:	ProvinceOfBirth
			Function:	Province where a person was born.
			Format:	AT_Max35Text ^{Stuzza}
1.2.39	[0..1]	+++++++ <CityOfBirth>	Item:	CityOfBirth
			Function:	City where a person was born.
			Format:	AT_Max35Text ^{Stuzza}
1.2.40	[0..1]	+++++++ <CtryOfBirth>	Item:	CountryOfBirth
			Function:	Country where a person was born.
			Format:	CountryCode [†]
1.2.41	[XOR]	+++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
1.2.42	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text [†]
1.2.43	[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Type of identification.
1.2.44	[XOR]	+++++++ <Cd>	Item:	Code
			Function:	Type from CodeList.
			Format:	AT_ExternalOrganisationIdentification1Code ^{Stuzza}
1.2.45	[XOR]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Proprietary code.
			Format:	AT_Max35Text_REF ^{Stuzza}
1.2.46	[0..1]	+++++++ <lssr>	Item:	Issuer
			Function:	Issuer of identification.
			Format:	AT_Max35Text ^{Stuzza}
9.1.33	[0..1]	++++ <CtryOfRes>	Item:	CountryOfResidence
			Function:	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			Usage rule:	May only be given in Non-SEPA payments

9.1.34	[0..1]	++++ <CtctDtls>	Item: ContactDetails Function: If the creditor shall be informed about the transaction, subsequent elements need to be populated -in agreement with debtor financial institution- with the contact possibility of the creditor. Usage rule: May only be given in Non-SEPA payments.
9.1.35	[0..1]	++++ <NmPrfx>	Item: NamePrefix Function: Specifies the terms used to formally address a person. Format: NamePrefix1Code [†]
9.1.36	[0..1]	++++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. Format: AT_Max140Text_Nm ^{Stuzza} (length: 1 – 70)
9.1.37	[0..1]	++++ <PhneNb>	Item: PhoneNumber Function: Collection of information that identifies a phone number, as defined by telecom services. Format: PhoneNumber [†]
9.1.38	[0..1]	++++ <MobNb>	Item: MobileNumber Function: Collection of information that identifies a mobile phone number, as defined by telecom services. Format: PhoneNumber [†]
9.1.39	[0..1]	++++ <FaxNb>	Item: FaxNumber Function: Collection of information that identifies a FAX number, as defined by telecom services. Format: PhoneNumber [†]
9.1.40	[0..1]	++++ <EmailAdr>	Item: EmailAddress Function: Address for electronic mail (e-mail). Format: AT_Max2048Text ^{Stuzza} (length: 1 – 140)
9.1.41	[0..1]	++++ <Othr>	Item: Other Function: Contact details in an other form. Format: AT_Max35Text_REF ^{Stuzza}
2.80	[0..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP. According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.0	[1..1]	++++ <Id>	Item: Identification Function: Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN. Format: IBAN2007Identifier [†] Usage rule: Only IBAN should be given in SEPA payments. Other options may require special processing. With CashPerPostPayment this is "AT84600000011471508".
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Other (e.g. domestic) representation of the account.
1.1.3	[1..1]	++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: AT_Max34Text ^{Stuzza}

1.1.4	[0..1]	+++++ <SchmeNm>	Item: Function:	SchemeName Type of identification.
1.1.5	[1..1]	+++++++ <Cd>	Item: Function: Format:	Code Name of the identification scheme, in a coded form as published in an external list. Code, one of: BBAN – BBANIdentifier CUID – CHIPSUniversalIdentifier UPIC – UPICIdentifier.
1.1.7	[0..1]	+++++ <Issr>	Item: Function: Format: Usage rule:	Issuer Entity that assigns the identification. Max35Text [†] Issuer of identification. Only if destination is necessary for BBAN. e.g. NACHA FW -> Pay by Fedwire CH -> CHIPS Universal Identifier CP -> CHIPS Participant Identifier
2.81	[0..1]	+++ <UltmtCdr>	Item: Function: Usage rule:	UltimateCreditor Reference party of account owner (recipient), i.e. the actual creditor. Only to be populated if the account owner is NOT the actual creditor. Mandatory with CashPerPostPayments. In cheque payments this element is not allowed.
9.1.0	[0..1]	++++ <Nm>	Item: Function: Format: Usage rule:	Name Name by which an agent is known and which is usually used to identify that agent. Alphanumeric, max 70 characters. Required by CGI-MP.
9.1.1	[0..1]	++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Postal address of UltimateCreditor. Not available for SEPA payments. For Non-SEPA payments following rules apply: The subsequent structure is to be populated in one of the two ways: 1) Ctry is mandatory and all -or some- elements other than AdrLine 2) AdrLine and resp. AdrTp and Ctry. The total count of populating characters needs to be less than 140.
9.1.12	[0..1]	++++ <Id>	Item: Function: Usage rule:	Identification Identification of account owner. Not available with CashPerPostPayments.
9.1.13	[XOR]	+++++ <OrgId>	Item: Function: Usage rule:	OrganisationIdentification Unique and unambiguous way to identify an organisation. Usage of both child elements, BICOrBEI and Othr is not allowed. Only one may be present.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item: Function: Format:	BICOrBEI Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. AnyBICIdentifier [†]
9.1.15	[XOR]	+++++ <Othr>	Item: Function:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item: Function: Format:	Identification Identification assigned by an institution. Max35Text [†]

9.1.17	[0..1]	+++++++ <SchmeNm>	Item: Function:	SchemeName Type of identification.
9.1.18	[XOR]	+++++++ <Cd>	Item: Function: Format:	Code Type from CodeList AT_ExternalOrganisationIdentification1Code ^{Stuzza}
9.1.19	[XOR]	+++++++ <Prtry>	Item: Function: Format:	Proprietary Proprietary code AT_Max35Text_REF ^{Stuzza}
9.1.20	[0..1]	+++++++ <Issr>	Item: Function: Format:	Issuer Issuer of identification. AT_Max35Text ^{Stuzza}
9.1.21	[XOR]	+++++ <Prvtld>	Item: Function: Usage rule:	PrivateIdentification Unique and unambiguous identification of a person, eg, passport. Usage of both child elements, DtAndPlcOfBirth and Othr is not allowed. Only one may be present.
1.2.36	[XOR]	+++++ <DtAndPlcOfBirth>	Item: Function:	DateAndPlaceOfBirth Date and place of birth of a person.
1.2.37	[0..1]	+++++++ <BirthDt>	Item: Function: Format:	BirthDate Date on which a person is born ISODate [†]
1.2.38	[0..1]	+++++++ <PrvcOfBirth>	Item: Function: Format:	ProvinceOfBirth Province where a person was born. AT_Max35Text ^{Stuzza}
1.2.39	[0..1]	+++++++ <CityOfBirth>	Item: Function: Format:	CityOfBirth City where a person was born. AT_Max35Text ^{Stuzza}
1.2.40	[0..1]	+++++++ <CtryOfBirth>	Item: Function: Format:	CountryOfBirth Country where a person was born. CountryCode [†]
1.2.41	[XOR]	+++++ <Othr>	Item: Function:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme.
1.2.42	[1..1]	+++++++ <Id>	Item: Function: Format:	Identification Identification assigned by an institution. Max35Text [†]
1.2.43	[0..1]	+++++++ <SchmeNm>	Item: Function:	SchemeName Type of identification.
1.2.44	[XOR]	+++++++ <Cd>	Item: Function: Format:	Code Type from CodeList. AT_ExternalOrganisationIdentification1Code ^{Stuzza}
1.2.45	[XOR]	+++++++ <Prtry>	Item: Function: Format:	Proprietary Proprietary code AT_Max35Text_REF ^{Stuzza}
1.2.46	[0..1]	+++++++ <Issr>	Item: Function: Format:	Issuer Issuer of identification. AT_Max35Text ^{Stuzza}
9.1.33	[0..1]	++++ <CtryOfRes>	Item: Function: Format: Usage rule:	CountryOfResidence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode [†] Only available for Non-SEPA payments.

2.82	[0..1]	+++ <InstrForCdrAgt>	<p>Item: InstructionForCreditorAgent</p> <p>Function: Possible specification of a processing instruction to the recipients institution.</p> <p>Usage rule: Only available for Non-SEPA, Non-cheque payments. Although the original structure allows the concurrent occurrence of both subsequent elements ,only one is allowed.</p>
2.83	[0..1]	++++ <Cd>	<p>Item: Code</p> <p>Function: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.</p> <p>Format: Code, one of: HOLD HoldCashForCreditor, PHOB PhoneBeneficiary, TELB Telecom</p> <p>Usage rule: Following codes are available:</p>
2.84	[0..1]	++++ <InstrInf>	<p>Item: InstructionInformation</p> <p>Function: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.</p> <p>Format: Max35Text[†]</p>
2.86	[0..1]	+++ <Purp>	<p>Item: Purpose</p> <p>Function: This code identifies on the one hand special services, on the other hand a payment purpose or reason for the creditor.</p> <p>Usage rules: For SEPA payments only Purp/Cd is allowed.</p>
2.87	[0..1]	++++ <Cd>	<p>Item: Code</p> <p>Function: Business codes.</p> <p>Format: AT_ExternalPurpose1Code^{Stuzza}</p> <p>Usage rules: For SEPA payments following rules apply: Depending on code in Ctgypurp this code has specific meaning at receiving institute: With SALA GVEA: Emoluments unemployed persons GVEB: Emoluments general GVEC: Emoluments disabled persons GVED: Emoluments national defence GOVT: Emoluments Austrian Mail RLWY: Emoluments OeBB With PENS RLWY: Pensions OeBB With GOVT ANNI: Annuity grant</p> <p>Specialities: TRFD: Trusted fund payments (RAK-Payments) TAXS: Tax payment</p> <p>Others see list at iso20022.org</p>
2.88	[0..1]	++++ <Prtry>	<p>Item: Proprietary</p> <p>Function: Proprietary code.</p> <p>Format: Max35Text[†]</p>

2.98	[0..1]	+++ <RmtInf>	Item: Function: Usage rule:	RemittanceInformation Payment details For SEPA payments only RmtInf/Ustrd and RmtInf/Strd/CdtrRefInf is possible. For all payments either one occurrence of Ustrd or one occurrence of Strd may be given.
2.99	[0..1]	++++ <Ustrd>	Item: Function: Format: Usage rules:	Unstructured Payment details Alphanumeric, maximum length of 140 characters. Mandatory with CashPerPostPayments. On tax payments observe the structure agreed with Bundesrechenzentrum.
2.100	[0..1]	++++ <Strd>	Item: Function:	Structured Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.101	[0..1]	+++++ <RfrdDocInf>	Item: Function:	ReferredDocumentInformation Set of elements used to identify the documents referred to in the remittance information.
2.102	[0..1]	+++++ <Tp>	Item: Function:	Type Type of document.
2.103	[1..1]	+++++++ <CdOrPrtry>	Item: Function:	CodeOrProprietary Code list or proprietary.
2.104	[XOR]	+++++++ <Cd>	Item: Function: Format:	Code Code from code list. DocumentType5Code [†]
2.105	[XOR]	+++++++ <Prtry>	Item: Function: Format:	Proprietary Proprietary code. Max35Text [†]
2.106	[0..1]	+++++++ <Issr>	Item: Function: Format:	Issuer Issuer of type classification Max35Text [†]
2.107	[1..1]	+++++ <Nb>	Item: Function: Format: Format:	Number Unique and unambiguous identification of the referred document. Max35Text [†] Conditional by CGI-MP.
2.108	[0..1]	+++++ <RltdDt>	Item: Function: Format:	RelatedDate Date associated with the referred document. ISODate [†]
2.109	[0..1]	+++++ <RfrdDocAmt>	Item: Function:	ReferredDocumentAmount Set of elements used to provide details on the amounts of the referred document.
2.110	[0..1]	+++++ <DuePyblAmt>	Item: Function: Format:	DuePayableAmount Amount specified is the exact amount due and payable to the creditor. ActiveOrHistoricCurrencyAndAmount
2.111	[0..1]	+++++ <DscntApldAmt>	Item: Function: Format:	DiscountAppliedAmount Amount of money that results from the application of an agreed discount to the amount due and payable to the creditor. ActiveOrHistoricCurrencyAndAmount [†]

2.112	[0..1]	+++++ <CdtNoteAmt>	Item: Function: Format:	CreditNoteAmount Amount specified for the referred document is the amount of a credit note. ActiveOrHistoricCurrencyAndAmount [†]
2.113	[0..1]	+++++++ <TaxAmt>	Item: Function: Format:	TaxAmount Quantity of cash resulting from the calculation of the tax. ActiveOrHistoricCurrencyAndAmount [†]
2.114	[0..1]	+++++ <AdjstmntAmtAndRsn>	Item: Function:	AdjustmentAmountAndReason Set of elements used to provide information on the amount and reason of the document adjustment.
2.115	[1..1]	+++++++ <Amt>	Item: Function: Format:	Amount Amount of money of the document adjustment. ActiveOrHistoricCurrencyAndAmount [†]
2.116	[0..1]	+++++++ <CdtDbtInd>	Item: Function: Format:	CreditDebitIndicator Specifies whether the adjustment must be subtracted or added to the total amount. Code, one of {CRDT, DBIT}
2.117	[0..1]	+++++++ <Rsn>	Item: Function: Format:	Reason Specifies the reason for the adjustment. Alphanumeric, max 4 characters.
2.118	[0..1]	+++++++ <AddtlInf>	Item: Function: Format:	AdditionalInformation Provides further details on the document adjustment. Alphanumeric, max 140 characters.
2.119	[0..1]	+++++ <RmtdAmt>	Item: Function: Format:	RemittedAmount Amount of money remitted for the referred document. ActiveOrHistoricCurrencyAndAmount [†]
2.120	[0..1]	+++++ <CdtrRefInf>	Item: Function:	CreditorReferenceInformation Reference information provided by the creditor to allow the identification of the underlying documents.
2.121	[0..1]	+++++ <Tp>	Item: Function:	Type Specifies the type of creditor reference.
2.122	[1..1]	+++++++ <CdOrPrtry>	Item: Function:	CodeOrProprietary Code list or proprietary.
2.123	[xor]	+++++++ <Cd>	Item: Function: Format:	Code Type of creditor reference, in a coded form. Code, one of {DISP, FXDR, PUOR, RADM, RPIN, SCOR}
2.124	[xor]	+++++++ <Prtry>	Item: Function: Format:	Proprietary Creditor reference type, in a proprietary form. Max35Text [†]
2.125	[0..1]	+++++++ <Issr>	Item: Function: Format:	Issuer Issuer of type classification. Max35Text [†]
2.126	[0..1]	+++++ <Ref>	Item: Function: Format: Format:	Reference Creditor's reference. Max35Text [†] Conditional by CGI-MP.
2.127	[0..1]	+++++ <Invcr>	Item: Function:	Invoice Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

9.1.0	[1..1]	++++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format	Max70Text [†]
2.128	[0..1]	+++++ <Invcee>	Item:	Invoicee
			Function:	Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
9.1.0	[1..1]	++++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format	Max70Text [†]
2.129	[0..1]	+++++ <AddtlRmtInf>	Item:	AdditionalRemittanceInformation
			Function:	Additional information, in free text form, to complement the structured remittance information.
			Format	Alphanumeric, max 140 characters.

Examples

Figure 2.2-1 AT SEPA payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>1231123</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxS>1</NbOfTxS>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Nm>Name of initiator</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating party's organisation Id</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtId_101</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <Ctry>AT</Ctry>
          <AdrLine>AddressLine1</AdrLine>
          <AdrLine>AddressLine2</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>AT461234</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BKAUATWW</BIC>
          <PstlAdr>
            <Ctry>AT</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>00000400</InstrId>
          <EndToEndId>TST-101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>BKAUATWW</BIC>
            <PstlAdr>
              <Ctry>AT</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>AdrLine 1</AdrLine>
            <AdrLine>AdrLine 2</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>AT12123415</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Test payment, SEPA</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```

Figure 2.2-2 AT Non-SEPA payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>1231123</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Nm>Name of initiator</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating party's organisation Id</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtId_101</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <Ctry>AT</Ctry>
        </PstlAdr>
        <CtctDtls>
          <Nm>Name</Nm>
        </CtctDtls>
      </Dbtr>
      <DbtrAcct>
        <Id>
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        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BKAUATWW</BIC>
        <PstlAdr>
          <Ctry>AT</Ctry>
        </PstlAdr>
      </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>TST-101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstAmt Ccy="EUR">100</InstAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>BKAUATWW</BIC>
            <Nm>Name of agent</Nm>
            <PstlAdr>
              <Ctry>AT</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <Ctry>FI</Ctry>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>AT12123415</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Test payment, SEPA</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitt>
</Document>

```

2.3 Statement (Erste Bank der Oesterreichischen Sparkassen AG)

General Remarks

The structure of the account statement issued by Erste Bank der Oesterreichischen Sparkassen AG (AT), as in the case of Slovenska sporitelna a.s. of Slovakia, contains a few more elements compared to the others. The extra elements used here are:

- Intermediary Agent 1
- Ultimate Debtor
- Ultimate Creditor
- Instructed Amount
- Counter-value Amount

Usage Guide

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (AT)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Erste Bank der Oesterreichischen Sparkassen AG. Format: ISODateTime [†]
2.0	[1..1]	+ <Stmnt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Max35Text [†]
2.2	[0..1]	++ <ElctmcSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by Erste Bank der Oesterreichischen Sparkassen AG. It is incremented for each report sent electronically. Format: Number, total digits: 18, fraction digit: 0.

2.3	[0..1]	++ <LglSeqNb>	Item:	LegalSequenceNumber
			Function:	Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.
			Format:	Number, total digits: 18, fraction digit: 0.
2.4	[1..1]	++ <CreDtTm>	Item:	CreationDateTime
			Function:	Date and time at which the statement was created by Erste Bank der Oesterreichischen Sparkassen AG.
			Format:	ISODate [†]
2.10	[1..1]	++ <Acct>	Item:	Account
			Function:	Details about the account being reported.
1.2.0	[1..1]	+++ <Id>	Item:	Identification
			Function:	To identify the account being reported.
			Usage rules:	Either IBAN or Other/Id below is present. This is determined by Erste Bank der Oesterreichischen Sparkassen AG.
1.2.1	[XOR]	++++ <IBAN>	Item:	International Bank Account Number
			Function:	To specify the account using IBAN.
			Format:	IBAN2007Identifier [†] (See beginning of chapter for country-specifics).
			Usage rule:	Only 1 occurrence is used.
1.2.2	[XOR]	++++ <Othr>	Item:	Identification
			Function:	To identify the account using a format other than IBAN.
			Usage rules:	<ul style="list-style-type: none"> • Only 1 occurrence is used. • May contain BBAN (as described at the beginning of this chapter)
1.2.3	[1..1]	+++++ <Id>	Item:	Identification
			Function:	The identifier for the above category.
			Format:	BBAN [†] (see beginning of chapter for country-specifics.)
1.2.11	[1..1]	+++ <Ccy>	Item:	Currency
			Function:	Identification of the currency in which the account is held.
			Format:	ActiveOrHistoricCurrencyCode [†]
			Usage rules:	Required by CGI-MP.
1.2.13	[0..1]	+++ <Ownr>	Item:	Owner
			Function:	Party that legally owns the account.
1.2.14	[0..1]	++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	Alphanumeric, max 140 chars.
1.2.26	[0..1]	++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a party.
1.2.27	[1..1]	+++++ <OrgId>	Item:	OrganizationIdentification
			Function:	Unique and unambiguous way to identify an organisation.
1.2.28	[0..1]	++++++ <BICOrBEI>	Item:	BICOrBEI
			Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
			Format:	AnyBICIdentifier [†] .

1.2.56	[1..1]	+++ <Svcr>	Item: Servicer Function: Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. Usage rules: Required by CGI-MP.
1.2.57	[1..1]	++++ <FinInstld>	Item: FinancialInstitution Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	Item: BankIdentifierCode Function: Code allocated to financial institutions by the BIC Registration Authority. Format: BICIdentifier [†] . Usage rules: Erste Bank der Oesterreichischen Sparkassen AG always uses BIC and not others.
2.23	[1..4]	++ <Bal>	Item: Balance Function: This is node set of elements used to indicate the various balance types at a specific point in time. Usage rules: There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item: Type Function: Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item: CodeOrProprietary Function: Indicate whether the type is specified in ISO or a proprietary code. Usage rules: Erste Bank der Oesterreichischen Sparkassen AG uses ISO code. See sub-entries.
2.26	[1..1]	+++++ <Cd>	Item: Code Function: Indicate which of the 4 balance types as outlined above. Format: Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money in the cash entry. Format: CurrencyAndAmount [†] Usage rules: Value may be without decimal part. When present, only 2 decimal places are used.
2.35	[1..1]	+++ <CdtDbtInd>	Item: Credit or debit indicator Function: To indicate whether the balance is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate [†]
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement.
2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.

2.78	[1..1]	+++ <Amt>	Item:	Amount
			Function:	Amount of money in the cash entry.
			Format:	ActiveOrHistoricCurrencyAndAmount [†]
2.79	[1..1]	+++ <CdtDbtInd>	Item:	CreditDebitIndicator
			Function:	To indicate whether the entry is a credit or debit amount.
			Format:	Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.80	[0..1]	+++ <RsvlInd>	Item:	ReversalIndicator
			Function:	Indicates whether or not the entry is the result of a reversal.
			Format:	Boolean
2.81	[1..1]	+++ <Sts>	Item:	Status
			Function:	Status of an entry on the books of the account servicer.
			Format:	Code word {BOOK, INFO, PDNG}.
			Usage rules:	Erste Bank der Oesterreichischen Sparkassen AG uses only BOOK.
2.82	[1..1]	+++ <BookgDt>	Item:	BookingDate
			Function:	Date or and Date-time when an entry is posted to an account on the account servicer's books.
			Usage rules:	Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item:	Date
			Function:	Date when an entry is posted to an account on the account servicer's books.
			Format:	ISODate [†]
			Usage rules:	This is always identical to the value-date <ValDt>.
2.83	[1..1]	+++ <ValDt>	Item:	ValueDate
			Function:	Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.
			Usage rules:	Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item:	Date
			Format:	ISODate [†]
2.84	[0..1]	+++ <AcctSvcrRef>	Item:	AccountServicerReference
			Function:	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
			Format:	Max35Text [†]
2.91	[1..1]	+++ <BkTxCd>	Item:	BankTransactionCode
			Function:	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
2.97	[1..1]	++++ <Prtry>	Item:	Proprietary
			Function:	Bank transaction code in a proprietary form, as defined by the issuer. □
2.98	[1..1]	+++++ <Cd>	Item:	Code
			Function:	Proprietary bank transaction code to identify the underlying transaction.
			Format:	Max35Text [†]
2.99	[1..1]	+++++ <Issr>	Item:	Issuer
			Function:	Identification of the issuer of the proprietary bank transaction code
			Format:	Max35Text [†]

2.135	[1..1]	+++ <NtryDtls>	Item:	EntryDetails
			Function:	Set of elements used to provide details on the entry.
			Usage rule:	Required by CGI-MP. This is always present in a statement from Erste Bank der Oesterreichischen Sparkassen AG.
2.142	[1..n]	++++ <TxDtls>	Item:	TransactionDetails
			Function:	Set of elements used to provide information on the underlying transaction(s).
			Usage rule:	Required by CGI-MP. This is always present in a statement from Erste & Steiermärkische Bank.
2.143	[1..1]	+++++ <Refs>	Item:	References
			Function:	Set of elements used to provide the identification of the underlying transaction.
2.145	[0..1]	++++++ <AcctSvcrRef>	Item:	AccountServicerReference
			Function:	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
			Format:	Max35Text [†]
2.147	[0..1]	++++++ <InstrId>	Item:	InstructionIdentification
			Function:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
			Format:	Max35Text [†]
			Usage rules:	In case of SEPA using an MT940, this MAY correspond to field :86: the value after the code word KREF.
2.148	[0..1]	++++++ <EndToEndId>	Item:	EndToEndIdentifier
			Function:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Format:	Max35Text [†]
			Usage rules:	This could correspond to MT940 field :86: where the purpose is stated. When reporting a SEPA transaction, this could be MT940 field :86: the value after the code word EREF.
2.150	[0..1]	++++++ <MndtId>	Item:	MandatIdentification
			Function:	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
			Format:	Max35Text [†]
			Usage rules:	This could correspond to MT940 field :86: where the purpose is stated. When reporting a SEPA transaction in MT940, this may correspond to field :86: the value after the code word MREF.
2.156	[1..1]	+++++ <AmtDtls>	Item:	AmountDetails
			Function:	Set of elements providing information on the original amount.
			Usage rules:	Required by CGI-MP.
2.1.0	[0..1]	++++++ <InstdAmt>	Item:	InstructedAmount
			Function:	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.

2.1.1	[1..1]	+++++++ <Amt>	Item:	Amount
			Function:	Amount of money in the cash entry.
			Format:	CurrencyAndAmount [†]
2.1.9	[1..1]	+++++++ <TxAmt>	Item:	TransactionAmount
			Function:	The amount in the account currency that has been transacted.
			Usage rules:	Required by CGI-MP
2.1.10	[1..1]	+++++++ <Amt>	Item:	Amount
			Function:	Amount of money in the cash entry.
			Format:	CurrencyAndAmount [†]
2.1.18	[0..1]	+++++++ <CntrValAmt>	Item:	CounterValueAmount
			Function:	Set of elements used to provide the counter-value amount and currency exchange information. Usage: This can be either the counter amount quoted in an FX deal, or the result of the currency information applied to an instructed amount, before deduction of charges.
2.1.19	[1..1]	+++++++ <Amt>	Item:	Amount
			Function:	Amount of money in the cash entry.
			Format:	CurrencyAndAmount [†]
2.1.20	[0..1]	+++++++ <CcyXchg>	Item:	CurrencyExchange
			Function:	Set of elements used to provide details on the currency exchange.
2.1.21	[1..1]	+++++++ <SrcCcy>	Item:	SourceCurrency
			Function:	Currency from which an amount is to be converted in a currency conversion.
			Format:	ActiveOrHistoricCurrency [†]
2.1.22	[0..1]	+++++++ <TrgtCcy>	Item:	TargetCurrency
			Function:	Currency into which an amount is to be converted in a currency conversion.
			Format:	ActiveOrHistoricCurrency [†]
2.2.24	[1..1]	+++++++ <XchgRate>	Item:	ExchangeRate
			Function:	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.
			Format:	BaseOneRate [†]
2.163	[0..1]	+++++ <BkTxCd>	Item:	BankTransactionCode
			Function:	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
2.169	[0..1]	+++++ <Prtry>	Item:	Proprietary
			Function:	Bank transaction code in a proprietary form, as defined by the issuer. □
2.170	[1..1]	+++++++ <Cd>	Item:	Code
			Function:	Proprietary bank transaction code to identify the underlying transaction.
			Format:	Max35Text [†]
			Usage rules:	In the context of 2.163 this could be a concatenation of two MT940 fields, consisting of the following: <ul style="list-style-type: none"> • field :61: subfield 6 part 2, and • field :86: subfield Transaction Code.
2.171	[1..1]	+++++++ <Issr>	Item:	Issuer
			Function:	The issuing body of the code used to indicate the banking transaction code.
			Format:	Max35Text [†]

2.199	[0..1]	+++++ <RltdPties>	Item:	Related Parties
			Function:	Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	+++++ <Dbtr>	Item:	Debtor
			Function:	Set of elements to describe the debtor.
			Format:	Max35Text [†]
9.1.0	[0..1]	+++++ <Nm>	Item:	Name (of the Debtor)
			Function:	The name of the debtor (in a credit transfer transaction).
			Format:	Alphanumeric string. Max 140 chars long.
			Usage rules:	In the context of MT940, this may correspond to field :86: subfield 'Payee', line 32 & 33.
2.202	[0..1]	+++++ <DbtrAcct>	Item:	Debtor's A/c
			Function:	Unambiguous identification of the account of the debtor.
1.1.0	[1..1]	+++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification for the account between the account owner and the account servicer.
			Usage rules:	This may correspond to MT940 field 86 subfield 'Payee', line 31.
1.1.1	[1..1]	+++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (See beginning of chapter for country-specifics).
2.203	[0..1]	+++++ <UltmtDbtr>	Item:	UltimateDebtor
			Function:	Ultimate party that owes an amount of money to the (ultimate) creditor.
9.1.0	[0..1]	+++++ <Nm>	Item:	Name (of the Ultimate Debtor)
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	Alphanumeric string. Max 140 chars long.
2.204	[0..1]	+++++ <Cdtr>	Item:	Creditor
			Function:	Set of elements to describe the creditor.
9.1.0	[0..1]	+++++ <Nm>	Item:	Name (of Creditor)
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	Alphanumeric string. Max 140 chars long.
			Usage rules:	This corresponds to field :86: subfield 'Payer', line 32 & 33.
2.205	[0..1]	+++++ <CdtrAcct>	Item:	Identification (of the Creditor's A/c)
			Function:	Set of elements to identify the creditor's account. Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result.
1.1.0	[1..1]	+++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification for the account between the account owner and the account servicer.
			Usage rules:	In the context of MT940, This may correspond to field 86 subfield 'Payee', line 31.
1.1.1	[1..1]	+++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (See beginning of chapter for country-specifics).

2.206	[0..1]	+++++ <UltmtCdr>	Item: Function:	UltimateCreditor Ultimate party to which an amount of money is due.
9.1.0	[0..1]	+++++++ <Nm>	Item: Function: Format: Usage rules:	Name (of the Ultimate Creditor) Name by which a party is known and which is usually used to identify that party. Alphanumeric, max 54 chars. In the context of MT940, this could correspond to field :86: subfield 'Payee', line 32 & 33.
2.211	[0..1]	+++++ <RltdAgts>	Item: Function:	RelatedAgents Set of elements used to identify the agents related to the underlying transaction.
2.212	[0..1]	+++++++ <DbtrAgt>	Item: Function:	DebtorAgent Financial institution servicing an account for the debtor.
6.1.0	[1..1]	+++++++ <FinInstnId>	Item: Function: Usage rules:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Use BIC or Othr/Id but not both.
6.1.1	[XOR]	+++++++ <BIC>	Item: Function: Format:	BIC (of Debtor Agent) Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). BICIdentifier [†]
6.1.19	[XOR]	+++++++ <Othr>	Item: Function:	Other Unique identification of an agent, as assigned by an institution, using an identification scheme.
6.1.20	[1..1]	+++++++ <Id>	Item: Function: Format:	Identification (of Debtor Agent) Unique and unambiguous identification of a person. Max35Text [†]
2.213	[0..1]	+++++ <CdrAgt>	Item: Function:	CreditorAgent Financial institution servicing an account for the creditor. □
6.1.0	[1..1]	+++++++ <FinInstnId>	Item: Function: Usage rules:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Use BIC or Othr/Id but not both.
6.1.1	[XOR]	+++++++ <BIC>	Item: Function: Format:	BIC (of Creditor Agent) Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). BICIdentifier [†]
6.1.19	[XOR]	+++++++ <Othr>	Item: Function:	Other Unique identification of an agent, as assigned by an institution, using an identification scheme.
6.1.20	[1..1]	+++++++ <Id>	Item: Function: Format:	Identification (of Creditor Agent) Unique and unambiguous identification of a person. Max35Text [†]

2.214	[0..1]	++++++ <IntrmyAgt1>	Item:	IntermediaryAgent1
			Function:	Agent between the debtor's agent and the creditor's agent.
6.1.0	[1..1]	+++++++ <FinInstnId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
			Usage rules:	Use BIC or Othr/Id but not both.
6.1.1	[XOR]	+++++++ <BIC>	Item:	BIC (of Intermediary Agent 1)
			Function:	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
			Format:	BICIdentifier [†]
6.1.19	[XOR]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an agent, as assigned by an institution, using an identification scheme.
6.1.20	[1..1]	+++++++ <Id>	Item:	Identification (of Intermediary)
			Function:	Unique and unambiguous identification of a person.
			Format:	Max35Text [†]
2.234	[0..1]	+++++ <RmtInf>	Item:	RemittanceInformation
			Function:	Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
8.3.0	[0..n]	+++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Alphanumeric, max 140 chars.

Example

Figure 2-3 AT statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<BkToCstmrStmnt>
  <GrpHdr>
    <Msgld>Msgld0</Msgld>
    <CreDtTm>2006-05-04T18:13:51.0Z</CreDtTm>
  </GrpHdr>
  <Stmnt>
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      </Id>
      <Ccy>AAA</Ccy>
      <Svcr>
        <FinInstnId>
          <BIC>BANKATXX</BIC>
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      </Svcr>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>PRCD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="EUR">50</Amt>
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      </Dt>
    </Bal>
    <Bal>
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      </Dt>
    </Bal>
    <Bal>
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    <Bal>
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      </Tp>
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      </Dt>
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  </Stmnt>
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    <RvslInd>false</RvslInd>
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    </BookgDt>
    <ValDt>
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    </ValDt>
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  </Ntry>
</BkToCstmrStmnt>

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    <Issr>Issr29</Issr>
  </Prtry>
</BkTxCd>
<NtryDtIs>
  <TxDtIs>
    <Refs>
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      <InstrId>InstrId4</InstrId>
      <EndToEndId>EndToEndId4</EndToEndId>
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  </UltmtDbtr>
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  </UltmtCtr>
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  </Strd>
  </RmtInf>
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</NtryDtIs>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>
```


3 CZ – Česká spořitelna a.s.

3.1 Czech-specific Information

Czech BBAN and IBAN

BBAN	
BBAN structure	4!n6!n10!n
BBAN length	20!n
Bank identifier position within the BBAN	Positions 1-4
Bank identifier length	4!n
Bank identifier example	0800
BBAN example	08000000192000145399
IBAN	
IBAN structure	CZ2!n4!n6!n10!n
IBAN length	24!c
IBAN electronic format example (Check Iban)	CZ6508000000192000145399
IBAN print format example	CZ65 0800 0000 1920 0014 5399

3.2 Payment (Česka sporitelna a.s.)

General Remarks

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide – Domestic

No Bulking

Bulking of transactions refers to making multiple payments and bulking booking entails only one booking entry for all these payment. The rule is that bulking is not used in Česka sporitelna a.s.

End-to-end Identification

The End-to-end ID is expected to consist of 3 parts, the Variable Symbol (/VS), the Standard Symbol (/SS) and the Constant Symbol (/KS). Although each individual has its traditional meaning, the adoption of CGI-MP means that the concatenation of these 3 items in the order described above becomes the End-to-End ID in the context of ISO 20022.

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Implication of Using A Single “Payment Information” Block <PmtInf> per pain.001

The following explains why URGENT and NORMAL payments must be sent in two separate pain.001 documents: For Erste Bank domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. Urgency of payments (represented by the element ServiceLevel, <SvcLvl>) must be given at the block level, per <PmtInf> to be precise. In other words, Erste Bank ignores urgency indicator at transaction level (in <CdtTrfTxInf> level). This renders all the transactions in a pain.001 document being in one single block, from one single debtor account and sharing the same urgency.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: m is the minimum and it can be 0 or 1 and n is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment CZ (Domestic)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODatetime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Number, Total digit: 9, Fraction digit: 0
1.7	[1..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: Number, Total digit: 15, Fraction digit: 2
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Usage rule: Required by CGI-MP.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP. Use either BICorBEI or Other/Id but not both.
9.1.14	[XOR]	+++++ <BICorBEI>	Item: BICorBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Format: BICIdentifier [†] Usage rule: When this is used, Other/Id must not present.
9.1.15	[XOR]	+++++ <Othr>	Item: Other Function: Non-BIC/BEI identification method. Usage rule: Use this only if the initiating party does not have a BIC or BEI. When this is used, BICorBEI must not be present.
9.1.16	[1..1]	++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Ma35Text [†] Usage rule: Use this if the initiating party does not have a BIC or BEI.
2.0	[1..1]	+ <PmtInf>	Item: PaymentInformation Function: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

2.1	[1..1]	++ <PmtInfInd>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: Number, Total digit: 6, Fraction digit: 0 Usage rules: Enter a unique integer no larger than "999 999" (6 digits). If a larger value is given, e.g., 1234567, it will be right truncated to six digits and the final value will be just 123456.
2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: PaymentMethod3Code [†] Usage rules: CGI-MP limits the value to "TRF".
2.6	[1..1]	++ <PmtTplnf>	Item: PaymentTypeInformation Function: Set of elements used to further specify the type of transaction.
2.8	[1..1]	+++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed.
2.9	[1..1]	++++ <Cd>	Item: ServiceLevel/Code Function: Using <Cd> means using a level of service between the parties, as published in an external service level code list. Format: ExternalServiceLevel1Code [†] Usage rules: Allowed values are {URGP, NURG}. URGP for urgent payment. NURG for normal payment. If this is not given, NURG is assumed.
2.11	[0..1]	+++ <LclInstrm>	Item: LocalInstrument Function: User community specific instrument. Usage rules: Use this element only if you want to convert the payment from a non-EURO source-currency to a EUR payment. Otherwise, do not include this element.
2.13	[0..1]	+++ <Prtry>	Item: Proprietary Function: Specifies the local instrument, as a proprietary code. Format: Max35Text [†]
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: This date may not be in the past.
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the (ultimate) creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Max35Text [†] Usage rules: Required by CGI-MP.
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Usage rules: Required by CGI-MP.

9.1.5	[0..1]	++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.6 below must not exceed 34 characters.
9.1.6	[0..1]	++++ <BldgNb>	Item: BuildingNumber Function: Number of the house in the street in the postal address of the sender. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.5 above must not exceed 34 characters.
9.1.7	[0..1]	++++ <PstCd>	Item: PostCode Function: The postcode of the sender's address. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.8 below must not exceed 34 characters.
9.1.8	[0..1]	++++ <TwnNm>	Item: TownName Function: Name of the town of the sender address. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.7 above must not exceed 34 characters.
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution. Usage rule: Use either IBAN or Othr but not both.
1.1.1	[XOR]	++++ <IBAN>	Item: Identification/IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] (described at the beginning of this chapter.) Usage rule: Either IBAN or Other/Id but not both.
1.1.2	[XOR]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Only 1 occurrence is used.
1.1.3	[1..1]	+++++ <Id>	Function: Identification assigned by an institution. Format: Alphanumeric, max 34 chars.
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP.
2.77	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the debtor. Usage rule: Required by CGI-MP and at least one type of identification must be present: BIC, ClrSysMmbld or BrnchId. Please note that Nm and Othr/Id is stated to be ignored according to CGI-MP.

6.1.0	[1..1]	+++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: Function: Format: Usage rule:	BIC The identification of the institution. BICIdentifier [†] Recommendation by Česká spořitelna a.s. Use a BIC code provided by your branch.
9.1.1	[1..1]	++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Function: Format: Usage rule:	Country Nation with its own government. CountryCode [†] Required by CGI-MP
2.27	[1..n]	++ <CdrTrfTxInf>	Item: Function:	CreditTransferTransactionInformation Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: Function:	PaymentIdentification Unique identification assigned by the initiating party to identify unambiguously the transaction.
2.30	[1..1]	++++ <EndToEndId>	Item: Function: Format: Usage rules:	EndToEndIdentification This identification is passed on, unchanged, throughout the entire end-to-end chain. Alphanumeric string. Max 33 char long. <ul style="list-style-type: none"> ○ Insert here the 3 following components in sequence without any break or space. <ul style="list-style-type: none"> ▪ "/VS" followed by sender's variable symbol [Alphanumeric 10 chars. max.] ▪ "/SS" followed by sender's standard symbol [Alphanumeric 10 chars. max.] ▪ "/KS" followed by sender's constant symbol [Alphanumeric 4 chars. max.] ○ If there isn't a value for any of the symbols, insert its prefix anyhow.
2.42	[1..1]	+++ <Amt>	Item: Function:	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
2.43	[1..1]	++++ <InstdAmt>	Item: Format:	InstructedAmount ActiveOrHistoricCurrencyAndAmount <ul style="list-style-type: none"> ○ Number, Total digit: 15, Fraction digit: 2 ○ Currency attribute (Ccy) should be "CZK"

2.77	[1..1]	+++ <CdrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: <ul style="list-style-type: none"> • Required by CGI-MP • At least one type of identification must be present: BIC, Nm, ClrSysMmbld or Brnchld. • CSAS strongly recommends the BIC of creditor's bank. • Do not use Othr/ld.
6.1.0	[1..1]	++++ <FinInstnld>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[0..1]	+++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†]
6.1.7	[0..1]	+++++ <Nm>	Item: Name Function: Name by which an agent is known and which is usually used to identify that agent. Format: Max140Text
6.1.8	[1..1]	+++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.
6.1.17	[1..1]	++++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.79	[1..1]	+++ <Cdr>	Item: Creditor Function: To name the party to which an amount of money is due.
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: The name of the creditor. Format: Max35Text [†] Usage rules: <ul style="list-style-type: none"> • Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services.
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the partner. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.6 below must not exceed 34 characters.
9.1.6	[0..1]	+++++ <BldgNb>	Item: BuildingNumber Function: Number of the house in the street in the postal address of the partner. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.5 above must not exceed 34 characters.

9.1.7	[0..1]	+++++ <PstCd>	Item: PostCode Function: The postcode of the partner's address. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.8 below must not exceed 34 characters.
9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of the town of the partner's address. Format: Max35Text [†] Usage rules: The combined length of this element and 9.1.7 above must not exceed 34 characters.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
9.1.12	[1..1]	++++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party. Usage rule: This is used to hold an identification specific to CZ called 'Partner's Specific Code'.
9.1.13	[1..1]	+++++ <Orgld>	Item: OrganisationIdentification Usage rule: <Orgld> is the option chosen by CSAS to hold the 'Partner's specific code'
9.1.15	[1..1]	++++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rule: <Other> is chosen by CSAS. (Note: The other option in the schema is BIC or BEI which is inappropriate.)
9.1.16	[1..1]	+++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Number, Total digit: 10, Fraction digit: 0
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: An unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IIBAN2007Identifier [†] (See CZ General Information). Usage rule: Use of this element excludes the presence of 1.1.3 below.
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Use of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	+++++++ <Id>	Item: Identification Function: The account identification in legacy CZ format. Format: Alphanumeric, max 34 chars.

2.85	[0..1]	+++ <InstrForDbtrAgt>	<p>Item: InstructionForDebtorAgent</p> <p>Function: This element is designed to hold further information related to the processing of the payment instruction that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. In Erste this value must be given if the client wishes to receive the status of the payment.</p> <p>Format:</p> <ul style="list-style-type: none"> o Must be 36 chars long. o The value is made up of 11 subfields, arranged sequentially in one line without any space or symbol in between. See composition below: <table border="1" data-bbox="742 582 1452 1377"> <thead> <tr> <th>Subfield</th> <th>Label</th> <th>Description</th> <th>Size</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Constant symbol</td> <td>Always set to "M"</td> <td>1</td> </tr> <tr> <td>2</td> <td>Payment type</td> <td>One of {CFD, CFU, CFA}; identical to the file type. Suffix D: Domestic normal, U: Domestic urgent, A: Foreign.</td> <td>3</td> </tr> <tr> <td>3</td> <td>Module</td> <td>Module symbol. One letter. One of {I, A} I=CZ domestic payment module CZI, A=CZ foreign payment module CZA.</td> <td>1</td> </tr> <tr> <td>4</td> <td>Year</td> <td>Numeric. Format YYYY, eg, 2015.</td> <td>4</td> </tr> <tr> <td>5</td> <td>Month</td> <td>Numeric. Format MM.</td> <td>2</td> </tr> <tr> <td>6</td> <td>Day</td> <td>Numeric. Format DD.</td> <td>2</td> </tr> <tr> <td>7</td> <td>Hours</td> <td>Numeric. Format HH.</td> <td>2</td> </tr> <tr> <td>8</td> <td>Minutes</td> <td>Numeric. Format mm.</td> <td>2</td> </tr> <tr> <td>9</td> <td>Seconds</td> <td>Numeric. Format ss.</td> <td>2</td> </tr> <tr> <td>10</td> <td>Reference</td> <td>Numeric. 9 chars long. Sender's own reference.</td> <td>9</td> </tr> <tr> <td>11</td> <td>Code</td> <td>Letters. 8 chars long. Sender's own code.</td> <td>8</td> </tr> </tbody> </table> <p>Usage rule: This must be present if you expect the bank to provide the payment status.</p>	Subfield	Label	Description	Size	1	Constant symbol	Always set to "M"	1	2	Payment type	One of {CFD, CFU, CFA}; identical to the file type. Suffix D: Domestic normal, U: Domestic urgent, A: Foreign.	3	3	Module	Module symbol. One letter. One of {I, A} I=CZ domestic payment module CZI, A=CZ foreign payment module CZA.	1	4	Year	Numeric. Format YYYY, eg, 2015.	4	5	Month	Numeric. Format MM.	2	6	Day	Numeric. Format DD.	2	7	Hours	Numeric. Format HH.	2	8	Minutes	Numeric. Format mm.	2	9	Seconds	Numeric. Format ss.	2	10	Reference	Numeric. 9 chars long. Sender's own reference.	9	11	Code	Letters. 8 chars long. Sender's own code.	8
Subfield	Label	Description	Size																																																
1	Constant symbol	Always set to "M"	1																																																
2	Payment type	One of {CFD, CFU, CFA}; identical to the file type. Suffix D: Domestic normal, U: Domestic urgent, A: Foreign.	3																																																
3	Module	Module symbol. One letter. One of {I, A} I=CZ domestic payment module CZI, A=CZ foreign payment module CZA.	1																																																
4	Year	Numeric. Format YYYY, eg, 2015.	4																																																
5	Month	Numeric. Format MM.	2																																																
6	Day	Numeric. Format DD.	2																																																
7	Hours	Numeric. Format HH.	2																																																
8	Minutes	Numeric. Format mm.	2																																																
9	Seconds	Numeric. Format ss.	2																																																
10	Reference	Numeric. 9 chars long. Sender's own reference.	9																																																
11	Code	Letters. 8 chars long. Sender's own code.	8																																																
2.86	[1..1]	+++ <Purp>	<p>Item: Purpose</p> <p>Function: This indicates the underlying reason for the payment transaction.</p>																																																

2.88 [1..1] +++++ <Prtry>

Item: Proprietary

Function: Proprietary code to indicate the purpose of the payment. In Erste, it holds the constant symbol KS.

Format: 4-digit code

Usage rules: The following KS should not be used:

0005	OPRAVNÉ ÚČTOVÁNÍ
0006	NEEXISTUJÍCÍ ÚČET
0051	PLATBY NA PODKLADĚ ROZHODNUTÍ PŘÍSLUŠNÉHO ORGÁNU
1178	ZÚČTOVÁNÍ PLATBY PLATEBNÍ KARTOU
2178	ZÚČTOVÁNÍ PLATBY SOUKROMÝM Š EKEM
3178	ZÚČTOVÁNÍ PLATBY BANKOVNÍM Š EKEM

2.98 [1..1] +++++ <RmtInf>

Item: RemittanceInformation

Function: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

2.99 [1..4] +++++ <Unstrd>

Item: Unstructured

Function: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Format: Max35Text[†]

Usage rule:

- Textual description on the purpose of payment in addition to KS already present in <Purp>. E.g., the invoice number associated to this payment can be quoted here.
- Do not use more than 35 chars per line. Extra characters will be ignored.
- Do not use more than 4 occurrences. Extra occurrences are ignored.

Usage Guide – Foreign

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment CZ (Foreign)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Alphanumeric, max 35 chars
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Number, Total digit: 15, Fraction digit: 0
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of Party that initiates the payment. Format: Max35Text [†]
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP
9.1.14	[1..1]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking Format: AnyBICIdentifier [†] Usage rule: Mandatory. Only following BIC's may be used: ESBCHR22, GIBACZPX, GIBAHUHB, GIBARS22, GIBASKBX, RNCBROBU

2.0	[1..n]	+ <PmtInf>	Item: Function:	PaymentInformation Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInflId>	Item: Function: Format:	PaymentInformationIdentification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Alphanumeric, max 16 chars.
2.2	[1..1]	++ <PmtMtd>	Item: Function: Format: Usage rules:	PaymentMethod Specifies the means of payment that will be used to move the amount of money. PaymentMethod3Code [†] CGI-MP limits the value to "TRF".
2.6	[1..1]	++ <PmtTpInf>	Item: Function: Usage rule:	PaymentTypeInformation Set of elements used to further specify the type of transaction. PmtTpInf is required by CGI-MP.
2.8	[1..1]	+++ <SvcLvl>	Item: Function: Usage rule:	ServiceLevel Agreement under which or rules under which the transaction should be processed.. Required by CGI-MP.
2.10	[1..1]	++++ <Prtry>	Item: Function: Format:	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Code, one of { NURG, CMSW, CMTO, CMZB, INTC, URGP, RTGS, OTHR/PRIEURO }.
2.17	[1..1]	++ <ReqdExctnDt>	Item: Function: Format: Usage rule:	RequiredExecutionDate Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. ISODate [†] This date may not be in the past.
2.19	[1..1]	++ <Dbtr>	Item: Function:	Debtor Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Function: Format: Usage rule:	Name The name of the debtor. Max35Text [†] Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
9.1.5	[0..1]	++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†]
9.1.8	[0..1]	++++ <TwnNm>	Item: Function: Format:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†]
9.1.10	[1..1]	++++ <Ctry>	Item: Function: Format: Usage rule:	Country Name of the country CountryCode [†] Required by CGI-MP

2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Usage rule: According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Mandatory.
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of account Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP.
2.77	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the debtor. Usage rule: Required by CGI-MP and at least one type of identification must be present: BIC, ClrSysMmbld or Brnchld. Please note that Nm and Othr/Id is stated to be ignored according to CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: Bank Identifier Code [†] Format: BICIdentifier
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.24	[0..1]	++ ChrgBr	Item: ChargeBearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Usage rule: Possible values: SHAR, CRED, DEBT. If element is not given, it is treated as SHAR.
2.27	[1..n]	++ <CdrTrfTxInf>	Item: CreditTransferTransactionInformation Function: Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: PaymentIdentification Function: Unique identification assigned by the initiating party to identify unambiguously the transaction.

2.30	[1..1]	++++ <EndToEndId>	Item: EndToEndIdentification Function: This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Max35Text [†] Usage rule: A slash may only be used as a delimiter of a code word and must not be part of the value. E.g., /VSxxx is allowed. But /VSxx/yy is not, because a slash signals a new code word.
2.42	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges. Usage rule: Either child element InstdAmt or EqvtAmt is mandatory and may not be present at the same time.
2.43	[1..1]	++++ <InstdAmt>	Item: InstructedAmount Format: ActiveOrHistoricCurrencyAndAmount [†] Total digit: 15, Fraction digit: 2
2.77	[1..1]	+++ <CdtrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: Required by CGI-MP and at least one type of identification must be present: BIC, Nm, ClrSysMmbld or Brnchld. Please note that Othr/Id is stated to be ignored according to CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†] Usage rule: Mandatory
6.1.8	[1..1]	+++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor Format: Max35Text [†] Usage rule: Required by CGI-MP
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]

9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP
2.80	[0..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP. According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Use of this element excludes the presence of 1.1.2 below.
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Only 1 occurrence is used.
1.1.3	[1..1]	+++++ <Id>	Function: Identification assigned by an institution. Format: Alphanumeric, maximum of 34 characters.
2.88	[0..1]	+++ <RmtInf>	Item: RemittanceInformation Function: Payment details
2.99	[1..4]	++++ <Unstrd>	Item: Unstructured Function: Unstructured form of Remittance Information. Format: Max35Text [†] . Usage rule: <ul style="list-style-type: none"> • Textual description on the purpose of payment in addition to KS already present in <Purp>. E.g., the invoice number associated to this payment can be quoted here. • Do not use more than 35 chars per line. Extra characters will be ignored. • Do not use more than 4 occurrences. Extra occurrences are ignored.

Example

Figure 3.2-1 CZ domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>CINAUS6L</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>123456</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>URGP</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>CZ6508000000192000145399</IBAN>
        </Id>
        <Ccy>CZK</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>CINAUS6L</BIC>
          <PstlAdr>
            <Ctry>CZ</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>/VS1234567890/SS1234567890/KS1234
          </EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="CZK">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>CINAUS6L</BIC>
          <PstlAdr>
            <Ctry>CZ</Ctry>
          </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <StrtNm>Street name</StrtNm>
            <BldgNb>21</BldgNb>
            <PstCd>22339</PstCd>
            <TwnNm>Name of Town</TwnNm>
            <Ctry>CZ</Ctry>
          </PstlAdr>
          <Id>
            <OrgId>
              <Othr>
                <Id>1234</Id>
              </Othr>
            </OrgId>
          </Id>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>CZ6907101781240000004159</IBAN>
          </Id>
        </CdtrAcct>
        <InstrForDbtrAgt>MCFDI1987010101010112345678912345678
        </InstrForDbtrAgt>
        <Purp>
          <Prtry>0001</Prtry>
        </Purp>
        <RmtInf>
          <Ustrd>Unstructured inf, pot. inv. nmb.</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```


Figure 3.2-2 CZ foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Nm>Name of initiator</Nm>
        <Id>
          <OrgId>
            <BICOrBEI>GIBAHUHB</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtId_101</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>INTC</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>CZ6508000000192000145399</IBAN>
        </Id>
        <Ccy>CZK</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBAHUHB</BIC>
          <PstlAdr>
            <Ctry>CZ</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
  <CtrAgt>
    <FinInstnId>
      <BIC>NDEAFIHH</BIC>
      <PstlAdr>
        <Ctry>FI</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CtrAgt>
  <Cdr>
    <Nm>Name of Creditor</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdr>
  <CdrAcct>
    <Id>
      <IBAN>FI3329501800008512</IBAN>
    </Id>
  </CdrAcct>
  <RmtInf>
    <Ustrd>Payment details</Ustrd>
    <Ustrd>Details, line 2</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

3.3 Statement (Česka sporitelna a.s.)

General Remarks

CSAS stands for **Česká spořitelna**.

Usage Guide

An entry in a CSAS camt.053.001.02 statement can be of one of the 3 types below:

- Domestic
- Foreign
- SEPA

Some camt.053 elements are used across the 3 types in the same way while other not.

Where there are differences the leaf-node element gets 3 additional rows of descriptions, as illustrated in the example below:

2.313	[0..1]	+++++ <AddtlTxInf>	Item:	AdditionalTransactionInformation
			Function:	Further details of the transaction.
			Format:	Alphanumeric max 27 chars.
				See 3 mapping variations below
2.313		Type: Domestic transaction	Format:	CSAS will use max 27 chars.
			Usage rules:	This corresponds to CSAS's MT940 subfield 29 (Payment Purpose).
2.313		Type: X-border transaction	Format:	CSAS will use max 27 chars.
			Usage rules:	This corresponds to CSAS's MT940 subfield 20 (Banking Transaction Description).
2.313		Type: SEPA transaction	Format:	CSAS will use max 27 chars.
			Usage rules:	This corresponds to CSAS's MT940 subfield 29 (Banking Transaction Description).

The first row contains the element's generic description. This is presented in white background in black text.

The 3 following rows cover the 3 different types. They have pale blue background and the texts are in dark grey. When the right column says, "Not used", it means that this element does not appear in the statement for that type of transaction.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of <i>[m..n]</i> , where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞.
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (CZ)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by CSAS. Format: ISODateTime [†]
1.4	[0..1]	++ <MsgPgntn>	Item: MessagePagination Function: Set of elements used to provide details on the page number of the message.
8.1.0	[1..1]	+++ <PgNb>	Item: PageNumber Function: Page number in a multi-page statement. Format: Number, total digits: 5, fraction digit: 0. Usage rules: This corresponds to the sequence number part of field :28: in the MT940.
8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean
2.0	[1..1]	+ <Stmnt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Alphanumeric, max 16 chars. Usage rules: This corresponds to field 20 of MT940.
2.2	[1..1]	++ <ElctrncSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by the CSAS. It is incremented for each report sent electronically. Format: Number, total digits: 5, fraction digit: 0. Usage rules: In the context of MT940 this corresponds to field :28: subfield 1 – statement number.
2.4	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the statement was created by CSAS. Format: ISO date [†]
2.10	[1..1]	++ <Acct>	Item: Account Function: Details about the account, i.e., the account number in either IBAN or BBAN.
1.2.0	[1..1]	+++ <Id>	Item: Identification Function: To identify the account being reported. Usage rules: Either IBAN or Other/Id below is present. This is determined by CSAS.
1.2.1	[XOR]	++++ <IBAN>	Item: International Bank Account Number Function: To specify the account using IBAN. Format: IBAN2007Identifier [†] (Described at the beginning of this chapter)._ Usage rules: If this is used Othr/Id will be absent.

1.2.2	[XOR]	++++ <Othr>	Item:	Identification
			Function:	To identify the account using a format other than IBAN.
1.2.3	[1..1]	+++++ <Id>	Item:	Identification
			Function:	The identifier for the above category.
			Format:	BBANIdentifier [†] (Described at the beginning of this chapter.)
			Usage rules:	If this is present IBAN is absent.
1.2.11	[1..1]	+++ <Ccy>	Item:	Currency
			Function:	Identification of the currency in which the account is held.
			Format:	ActiveOrHistoricCurrencyCode [†]
			Usage rules:	Required by CGI-MP.
1.2.56	[1..1]	+++ <Svcr>	Item:	Servicer
			Function:	Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.
			Usage rules:	Required by CGI-MP
1.2.57	[1..1]	++++ <FinInstId>	Item:	FinancialInstitution
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	Item:	Bank Identifier Code
			Function:	Code allocated to financial institutions by the BIC Registration Authority.
			Format:	AnyBICIdentifier [†]
			Usage rules:	Required by CSAS.
2.23	[1..4]	++ <Bal>	Item:	Balance
			Function:	This is node set of elements used to indicate the various balance types at a specific point in time.
			Usage rules:	There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item:	Type
			Function:	Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item:	CodeOrProprietary
			Function:	Indicate whether the type is specified in ISO or proprietary code.
2.26	[1..1]	+++++ <Cd>	Item:	Code
			Function:	Indicate which of the 4 balance types as outlined above.
			Format:	Code word. One of { OPBD, PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item:	Amount (with currency <Ccy> as attribute).
			Function:	To indicate the amount of balance.
			Format:	ActiveOrHistoricCurrencyAndAmount [†]
			Usage rules:	This is always in the currency of the account.
2.35	[1..1]	+++ <CdtDbtInd>	Item:	Credit or debit indicator
			Function:	To indicate whether the balance is a credit or debit amount.
			Format:	Code word. One of {CRDT, DBIT} for credit and debit respectively

2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate [†]
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement. In MT940 this corresponds to one field 61, Statement Line.
2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item: Amount (with currency <Ccy> as attribute). Function: Amount of money in the cash entry. Format: Number, Total digit: 15, Fraction digit: 2
2.79	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the entry is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.81	[1..1]	+++ <Sts>	Item: Status Function: Status of an entry on the books of the account servicer. Format: Code word {BOOK, INFO, PDNG}. Usage rules: BOOK is used always.
2.82	[1..1]	+++ <BookgDt>	Item: BookingDate Function: Date or and Date-time when an entry is posted to an account on the account servicer's books. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (of booking). Format: ISODate [†] Usage rules: Date when an entry is posted to an account on the account servicer's books. This corresponds to Entry Date, field 61, of MT940.
2.83	[1..1]	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Format: ISODate [†] Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (of Value-date). Format: ISODate Usage rules: This corresponds to Value Date, field 61, of MT940.
2.84	[0..1]	+++ <AcctSvcrRef>	Item: AccountServiceReference Function: Unique reference as assigned by the account servicing institution to unambiguously identify the entry. Format: Alphanumeric string. Max 16 chars long. Usage rules: This corresponds to MT940 field 61, subfield 8, Reference of the account servicing institution

2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry. Usage rules: This corresponds to MT940, field 61, subfield 6, Transaction identification code.
2.97	[0..1]	++++ <Prtry>	Item: Proprietary Function: Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item: Code Function: The code with the abovementioned function. Format: Alphanumeric string. Max 3 chars long. See SWIFT Transaction Identification Code in Chapter 1.
2.99	[1..1]	+++++ <Issr>	Item: Issuer Function: Indication of the issuer of the Bank Transaction Code Format: Max35Text [†] Usage rules: Always value "SWIFT".
2.135	[1..1]	+++ <NtryDtls>	Item: EntryDetails Function: Set of elements used to provide details on the entry. Usage rule: This is always present in a statement from CSAS.
2.142	[0..n]	++++ <TxDtls>	Item: TransactionDetails Function: Set of elements used to provide information on the underlying transaction(s). Usage rule: This is always present in a statement from CSAS.
2.143	[1..1]	+++++ <Ref>	Item: Reference Function: Set of elements used to provide the identification of the underlying transaction.
2.146	[0..1]	++++++ <PmtInflId>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party of a payment, to unambiguously identify the payment information group within the message Format: Alphanumeric string. CSAS uses only max. 27 chars. Usage rules: This corresponds to the identifier in the Payment Information block of the pain.001. This also corresponds to subfield 00 (Transaction number) of field 86 of MT940 of CSAS.
2.148	[1..1]	++++++ <EndToEndId>	Item: EndToEndIdentifier Function: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Max35Text [†] See 3 mapping variations below.
2.148		Type: Domestic transaction	Format: Max size depends on the case (see below). VS and SS are 10 chars long max. KS is 4 chars long max. Usage rules: <ul style="list-style-type: none"> • CGI-MP mandates its presence if it is present in the payment. • In a credit entry, the value is composed of VS and SS of the counterparty, separated by "/". • In a debit entry, the values is composed of VS, SS and KS separated by "/".
2.148		Type: X-border transaction	Not used

2.148		Type: SEPA transaction	Format: CSAS uses max 39 chars. Usage rules: Required in SEPA. This is the End-to-End ID assigned by the debtor. SEPA sender's reference, which comes in 2 parts, separated by a comma.
2.149	[0..1]	+++++ <TxId>	Item: TransactionIdentification Function: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Format: Alphanumeric string. Max 16 chars long. Usage rules: This corresponds to MT940, field 61, subfield 7 (Reference for the account owner).
2.156	[1..1]	+++++ <AmtDtls>	Item: AmountDetails Function: Set of elements providing information on the original amount. Usage rules: Required by CGI-MP
2.1.9	[1..1]	+++++ <TxAmt>	Item: TransactionAmount Function: The amount in the account currency that has been transacted. Usage rules: Required by CGI-MP
2.1.10	[1..1]	+++++ <Amt>	Item: Amount (With currency <Ccy> as attribute). Function: The amount in the account currency that has been transacted. Format: Number, Total digit: 15, Fraction digit: 2 Usage rules: This corresponds to CSAS's MT940 field 61 subfield 5.
2.163	[1..1]	+++++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry. Usage rules: Required by CSAS.
2.169	[1..1]	+++++ <Prtry>	Item: Proprietary Function: The above code is CSAS proprietary.
2.170	[1..1]	+++++ <Cd>	Item: Code Function: In the context of 2.163 this correspond to CSAS's Banking Transaction Type used in MT940 field 86 subfield 10. Format: Alphanumeric string. Max 10 chars long.
2.171	[1..1]	+++++ <Issr>	Item: Issuer Function: The issuing body of the code used to indicate the banking transaction code. Format: Alphanumeric string. Max 35 chars long. Usage rules: Always value "CSAS".
2.199	[0..1]	+++++ <RltdPties>	Item: Related Parties Function: Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	+++++ <Dbtr>	Item: Debtor Function: Set of elements to describe the debtor
9.1.0	[0..1]	+++++ <Nm>	Item: Name (of the Debtor) Function: The name of the debtor Format: Alphanumeric string. Max 83 chars long. See 3 mapping variations below

9.1.0		Type: Domestic transaction	Usage rules:	<ul style="list-style-type: none"> • For outward payments made by the account owner this may be absent. For inward payments, it is present when available. • Corresponds to MT940 field 86 subfield 32 & 32.
9.1.0		Type: X-border transaction	Usage rules:	<ul style="list-style-type: none"> • Details include name and address. • Corresponds to MT940 subfield 26, 27 and 28.
9.1.0		Type: SEPA transaction	Usage rules:	<ul style="list-style-type: none"> • Details include name and address. • Corresponds to MT940 subfield 26, 27 and 28.
9.1.12	[0..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification for the account between the account owner and the account servicer.
9.1.13	[1..1]	+++++++ <OrgId>	Item:	OrganisationIdentification
			Function:	Unique and unambiguous way to identify an organisation.
9.1.15	[0..n]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
			Usage rules:	Only 1 occurrence is used.
9.1.16		+++++++ <Id>	Function:	Identification assigned by an institution.
			Format:	Alphanumeric string. Max 27 chars long.
				See 3 mapping variations below.
9.1.16		Type: Domestic transaction		Not used
9.1.16		Type: X-border transaction		Not used
9.1.16		Type: SEPA transaction	Usage rules:	This can be present under SEPA schema. If present, this corresponds to MT940 field 86, subfield 32 when reporting a SEPA transaction.
2.202	[1..1]	+++++++ <DbtrAcct>	Item:	DebtorAccount
			Function:	Set of elements to identify the debtor's account.
1.1.0	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	To identify the account. This corresponds to CSAS's MT940 field 86 subfield 23 (Counterparty's Account).
1.1.1	[XOR]	+++++++ <IBAN>	Item:	International Bank Account Number
			Function:	The bank account number of the debtor.
			Format:	IBAN2007Identification [†] (Described at the beginning of this chapter.)
			Usage rules:	Either this element or 1.1.3 is present but not both.
1.1.2	[XOR]	+++++++ <Othr>	Item:	Other type of identification
			Function:	An alternative means to identify the account
1.1.3	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	The bank account number of the debtor.
			Format:	BBANIdentifier [†] (Described at the beginning of this chapter.)
			Usage rules:	Either this element or 1.1.1 is present but not both.
2.204	[1..1]	+++++++ <Cdtr>	Item:	Creditor
			Function:	Set of elements to describe the creditor.
			Format:	Alphanumeric string. Max 83 chars long.
9.1.0	[1..1]	+++++++ <Nm>	Item:	Name
			Function:	The name of the creditor.
9.1.0		Type: Domestic transaction	Usage rules:	<ul style="list-style-type: none"> • For outward payments made by the account owner this may be absent. • Corresponds to MT940 field 86 subfield 32 & 32.

9.1.0		Type: X-border transaction	Usage rules:	<ul style="list-style-type: none"> • Details include name and address. • Corresponds to MT940 subfield 26, 27 and 28.
9.1.0		Type: SEPA transaction	Usage rules:	<ul style="list-style-type: none"> • Details include name and address. • Corresponds to MT940 subfield 26, 27 and 28.
9.1.12	[0..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification for the account between the account owner and the account servicer.
9.1.13	[1..1]	+++++++ <OrgId>	Item:	OrganisationIdentification
			Function:	Unique and unambiguous way to identify an organisation.
9.1.15	[1..1]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16		+++++++ <Id>	Item:	Other
			Function:	Identification assigned by an institution
			Format:	Alphanumeric string. Max 27 chars long.
				See 3 mapping variations below
9.1.16		Type: Domestic transaction		Not used
9.1.16		Type: X-border transaction		Not used
9.1.16		Type: SEPA transaction	Usage rules:	This can be present under SEPA schema. This corresponds to MT940 subfield 33 when reporting a SEPA transaction
2.205	[1..1]	+++++++ <CdrAcct>	Item:	Identification (of the Creditor's Account)
			Function:	Set of elements to identify the creditor's account.
1.1.0	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	To identify the account. This corresponds to CSAS's MT940 field 86 subfield 23 (Counterparty's A/c).
1.1.1	[XOR]	+++++++ <IBAN>	Item:	International Bank Account Number
			Function:	The bank account number of the creditor.
			Format:	IBAN2007Identifier [†] (Described at the beginning of this chapter.)
			Usage rules:	Either this element or 1.1.3 is present but not both.
1.1.2	[XOR]	+++++++ <Othr>	Item:	Other type of identification
			Function:	An alternative means to identify the account
1.1.3	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	The bank account number of the debtor.
			Format:	BBANIdentifier [†] (Described in the beginning of this chapter.)
			Usage rules:	Either this element or 1.1.1 is present but not both.
2.234	[0..1]	+++++ <RmtInf>	Item:	RemittanceInformation
			Function:	Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.

2.235	[0..1]	++++++ <Unstrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format	Alphanumeric max 140 chars.
See 3 mapping variations below				
2.235		Type: Domestic transaction	Not used	
2.235		Type: X-border transaction	Usage rule:	To contain the exchange rate. Code word /EXCH/.
2.235		Type: SEPA transaction	Usage rule:	To contain the exchange rate. Code word /EXCH/.
2.236	[0..n]	++++++ <Strd>	Item:	Structured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.237	[0..1]	+++++++ <RfrdDocInf>	Item:	ReferencedDocumentInformation
			Function:	Set of elements used to identify the documents referred to in the remittance information.
2.243	[0..1]	+++++++ <Nb>	Item:	Number
			Function:	Set of elements used to identify the documents referred to in the remittance information.
			Format:	Max35Text [†]
See 3 mapping variations below				
2.243		Type: Domestic transaction	Usage rules:	This corresponds to CSAS MT940 field 86 subfield 25 (Payment Purpose).
2.243		Type: X-border transaction	Not used	
2.243		Type: SEPA transaction	Not used	
2.256	[0..1]	+++++++ <CdtrRefInf>	Item:	CreditorReferenceInformation
			Function:	Reference information provided by the creditor to allow the identification of the underlying documents.
2.262	[0..1]	+++++++ <Ref>	Item:	Reference
			Function:	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
			Format:	Alphanumeric max 26 chars.
See 3 mapping variations below				
2.262		Type: Domestic transaction	Usage rules:	— For inward payments, this corresponds to CSAS's MT940 field 86 subfield 21, 20 and 22, (VS, SS and KS) arranged in the said order, separated by "/". — For outward payment, this correspond to CSAS's MT940 field 86 subfield 24 (comprising counterparty's VS and SS).
2.262		Type: X-border transaction	Not used	
2.262	[0..1]	Type: SEPA transaction	Not used	

2.265	[0..3]	+++++++ <AddtlRmtInf>	Item: AdditionalRemittanceInformation Function: Additional information, in free text form, to complement the structured remittance information. Format: Free text. Each line has alphanumeric max 140 chars.
			See 3 mapping variations below
2.265		Type: Domestic transaction	Format: CSAS will use max 27 chars per line. Usage rules: This corresponds to CSAS's MT940 FIELD 86 subfield 26, 27 and 28.
2.265		Type: X-border transaction	Format: CSAS will use max 27, 27 and 29 chars for occurrence 1, 2 and 3 respectively. Usage rules: This corresponds to CSAS's MT940 field 86 subfield 22, 23 and 24 in reporting a x-border transaction.
2.265		Type: SEPA transaction	Format: CSAS will use max 27, 27 and 29 chars for occurrence 1, 2 and 3 respectively. Usage rules: This corresponds to CSAS's MT940 field 86 subfield 22, 23 and 24 in reporting a SEPA transaction.
2.313	[0..1]	+++++ <AddtlTxInf>	Item: AdditionalTransactionInformation Function: Further details of the transaction. Format: Alphanumeric max 27 chars.
			See 3 mapping variations below
2.313		Type: Domestic transaction	Format: CSAS will use max 27 chars. Usage rules: This corresponds to CSAS's MT940 field 86 subfield 29 (Payment Purpose).
2.313		Type: X-border transaction	Format: CSAS will use max 27 chars. Usage rules: This corresponds to CSAS's MT940 field 86 subfield 20 (Banking Transaction Description).
2.313		Type: SEPA transaction	Format: CSAS will use max 27 chars. Usage rules: This corresponds to CSAS's MT940 field 86 subfield 20 (Banking Transaction Description).
2.314	[0..1]	+++ <AddtlNtryInf>	Item: AdditionalEntryInformation Function: Further details of the entry. Format: Alphanumeric max 34 chars. Usage Rules: This corresponds to CSAS's MT940 field 61 subfield 9 (Supplementary Details).

Example

Figure 3-3 CZ statement

This is an example of a CZ camt.053.001.02 statement containing a domestic transaction. N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

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<BkToCstmrStmnt>
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    <MsgId>XuQtMvqy1KqQkCEzd_CZ</MsgId>
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      <LastPgInd>true</LastPgInd>
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  </GrpHdr>
  <Stmnt>
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          </TxDtIs>
        </NtryDtIs>
        <AddtlNtryInf>Supplementary info.</AddtlNtryInf>
      </Ntry>
    </Stmnt>
  </BkToCstmrStmnt>
</Document>
```

4 HR – Erste & Steiermärkische Bank d.d.

4.1 Croatia-specific Information

Croatian BBAN and IBAN

BBAN	
BBAN structure	7!n10!n
BBAN length	17!n
Bank identifier position within the BBAN	Positions 1-7
Bank identifier length	7!n
Bank identifier example	1001005
BBAN example	10010051863000160
IBAN	
IBAN structure	HR2!n7!n10!n
IBAN length	21!c
IBAN electronic format example (Check Iban)	HR1210010051863000160
IBAN print format example	HR12 1001 0051 8630 0016 0

4.2 Payment (Erste & Steiermärkische Bank d.d.)

General Information

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide – Domestic

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Implication of Using A Single “Payment Information” Block <PmtInf> per pain.001

The following explains why URGENT and NORMAL payments must be sent in two separate pain.001 documents: For Erste Bank domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. Urgency of payments (represented by the element ServiceLevel, <SvcLvl>) must be given at the block level, per <PmtInf> to be precise. In other words, Erste Bank ignores urgency indicator at transaction level (in <CdtTrfTxInf> level). This renders all the transactions in a pain.001 document being in one single block, from one single debtor account and sharing the same urgency.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: m is the minimum and it can be 0 or 1 and n is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment HR (Domestic)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Number, Total digits: 5, Fraction digits: 0.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP.
9.1.13	[1..1]	+++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP.
9.1.14	[0..1]	++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking Format: BICIdentifier [†]
9.1.15	[0..1]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]
2.0	[1..1]	+ <PmtInf>	Item: PaymentInformation Function: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. Usage rules: Erste & Steiermärkische Bank d.d. expects a payment file to come from one debtor only.
2.1	[1..1]	++ <PmtInfId>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: Alphanumeric, max 17 chars.

2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: PaymentMethod3Code [†] Usage rules: CGI-MP limites the value to "TRF".
2.4	[1..1]	++ <NbOfTx>	Item: NumberOfTransactions Function: Number of individual transactions contained in the paymnet information group. Format: Number, Total digits: 5, Fraction digits: 0.
2.5	[1..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the group, irrespective of currencies. Format: Number, Total digits: 17, Fraction digits:2.
2.6	[1..1]	++ <PmtTpInf>	Item: PaymentTypeInformation Function: Set of elements used to further specify the type of transaction.
2.8	[1..1]	+++ <SvcLv>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed.. Usage rule: Required by CGI-MP.
2.9	[1..1]	++++ <Cd>	Item: Code Function: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Format: ExternalServiceLevel1Code [†] Usage rule: Only accepted value is" NURG", to indicate non-urgent payment.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†]
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Max70Text [†] Usage rule: Required by CGI-MP.
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
9.1.5	[1..1]	++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max70Text [†]
9.1.8	[1..1]	++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode Usage rule: Required by CGI-MP.

2.20	[1..1]	++ <DbtrAcct>	Item:	DebtorAccount
			Function:	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.0	[1..1]	+++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (see country's IBAN at the beginning of this chapter.)
1.1.11	[1..1]	+++ Ccy	Item:	Currency
			Function:	Account currency of account.
			Format:	ActiveOrHistoricCurrencyCode [†]
			Usage rule:	Required by CGI-MP.
2.77	[1..1]	++ <DbtrAgt>	Item:	DebtorAgent
			Function:	Financial institution servicing an account for the debtor.
			Usage rule:	Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[0..1]	++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code.
			Format:	BICIdentifier [†]
9.1.1	[1..1]	++++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.
			Usage rule:	Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item:	Country
			Function:	Nation with its own government.
			Format:	CountryCode [†]
			Usage rule:	Required by CGI-MP.
2.27	[1..n]	++ <CdtTrfTxInf>	Item:	CreditTransferTransactionInformation
			Function:	Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item:	PaymentIdentification
			Function:	Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item:	EndToEndIdentification
			Function:	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Format:	Alphanumeric, max 16 chars.
2.42	[1..1]	+++ <Amt>	Item:	Amount
			Function:	Amount of money to be moved between the debtor and creditor, before deduction of charges.
			Usage rule:	Either child element InstdAmt or EqvtAmt is mandatory and may not be present at the same time.

2.43	[1..1]	++++ <InstdAmt>	Item: InstructedAmount Function: Amount expressed in the currency as ordered by the initiating party. Format: ActiveOrHistoricCurrencyAndAmount [†] Usage rule: Accepted currencies are: HRK.
2.77	[1..1]	+++ <CdtrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: Required by CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor Format: Alphanumeric, max 140 characters. Usage rule: Required by CGI-MP/
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP.
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max70Text [†]
9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.80	[0..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP.

1.1.10	[1..1]	++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text [†] .
1.1.1	[1..1]	+++++ <IBAN>	Item:	Identification/IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (see country's IBAN at the beginning of this chapter.)
2.88	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.89	[1..4]	++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Max35Text [†] for each of the <Ustrd> occurrences.

Usage Guide – Foreign

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment HU (Foreign)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODatetime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Numeric, total digits: 15, fraction digits: 0.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation. Usage rule: Required by CGI-MP. Provide at least one, BICOrBEI or Othr.

9.1.14	[0..1]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]
9.1.15	[0..1]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]
2.0	[1..1]	+ <PmtInf>	Item: PaymentInformation Function: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: Max35Text [†]
2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: PaymentMethod3Code [†] Usage rules: Mandated to be "TRF" by CGI-MP.
2.4	[1..1]	++ <NbOfTx>	Item: NumberOfTransactions Function: Number of individual transactions contained in the payment information group. Format: Number, Total digits: 5, Fraction digits: 0.
2.5	[1..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the group, irrespective of currencies. Format: Number, Total digits: 17, Fraction digits:2.
2.6	[1..1]	++ <PmtTpInf>	Item: PaymentTypeInformation Function: Set of elements used to further specify the type of transaction.
2.8	[1..1]	+++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed. Usage rule: Required by CGI-MP.
2.9	[1..1]	++++ <Cd>	Item: Code Function: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Format: ExternalServiceLevel1Code [†] Usage rule: Payment may only be Non-Urgent. Thus allowed value is {NURG}.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: Past dates are rejected.

2.19	[1..1]	++ <Dbtr>	Item:	Debtor
			Function:	Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item:	Name
			Function:	The name of the debtor.
			Format:	Max70Text [†]
			Usage rule:	Required by CGI-MP.
9.1.1	[1..1]	+++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.
			Usage rule:	Required by CGI-MP.
9.1.5	[1..1]	+++++ <StrNm>	Item:	StreetName
			Function:	Street component of the postal address of the sender.
			Format:	Max35Text [†]
			Usage rule:	Required by Erste & Steiermärkische Bank d.d.
9.1.8	[1..1]	+++++ <TwnNm>	Item:	TownName
			Function:	Name of a built-up area, with defined boundaries, and a local government.
			Format:	Max35Text [†]
			Usage rule:	Required by Erste & Steiermärkische Bank d.d.
9.1.10	[1..1]	+++++ <Ctry>	Item:	Country
			Function:	Name of the country.
			Format:	CountryCode [†]
			Usage rule:	Required by CGI-MP.
2.20	[1..1]	++ <DbtrAcct>	Item:	DebtorAccount
			Function:	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (Described at the beginning of this chapter.)
			Usage rule:	Required by Erste & Steiermärkische Bank d.d.
1.1.11	[1..1]	+++ Ccy	Item:	Currency
			Function:	Account currency of account.
			Format:	ActiveOrHistoricCurrencyCode [†]
			Usage rule:	Required by CGI-MP.
2.21	[1..1]	++ <DbtrAgt>	Item:	DebtorAgent
			Function:	Financial institution servicing an account for the debtor.
			Usage rule:	Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code.
			Format:	BICIdentifier [†]

9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.24	[0..1]	++ ChrgBr	Item: ChargeBearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: Code, one of { SHAR, CRED, DEBT } Usage rule: If element is not given, it is treated as SHAR. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.
2.27	[1..n]	++ <CdtTrfTxInf>	Item: CreditTransferTransactionInformation Function: Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: PaymentIdentification Function: Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item: EndToEndIdentification Function: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Alphanumeric, maximum of 16 characters.
2.42	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges.
2.43	[1..1]	++++ <InstdAmt>	Item: InstructedAmount Format: ActiveOrHistoricCurrencyAndAmount Number, Total digit: 15, Fraction digit: 2 Usage rule: Mandatory. Currencies accepted in "Ccy" attribute are: EUR, HRK, AUD, CAD, CZK, DKK, HUF, JPY, NOK, SKK, SEK, CHF, MKD, GBP, USD, RSD, RON, TRY, BGN, BAM, PLN, RUB, ZAR
2.77	[1..1]	+++ <CdtrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: Required by CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Usage rule: Required by CGI-MP. Either BIC or Nm has to be present.

6.1.1	[0..1]	+++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†]
9.1.0	[0..1]	+++++ <Nm>	Item: Name Function: Name by which an agent is known and which is usually used to identify that agent. Format: Max70Text [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	++++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor Format: Max70Text [†] Usage rule: Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP
9.1.5	[1..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]
9.1.8	[1..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Usage of this element excludes the presence of 1.1.2 below.

1.1.2	[XOR]	+++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
			Usage rule:	Usage of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Alphanumeric, max 34 characters.
2.86	[0..1]	+++ <Purp>	Item:	Purpose
			Function:	Underlying reason for the payment transaction.
2.87	[1..1]	++++ <Cd>	Item:	Code
			Function:	Underlying reason for the payment transaction, as published in an external purpose code list.
			Format:	ExternalPurpose1Code [†]
2.88	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.89	[0..4]	++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Max35Text [†]

Example

Figure 4.2-1 HR domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating Id 123</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>1234561234ABCDEF</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>DebtorName</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>HR</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>HR6025000091000000013</IBAN>
        </Id>
        <Ccy>HRK</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>AAAHR22</BIC>
          <PstlAdr>
            <Ctry>HR</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="HRK">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>RNCBROBUXXX</BIC>
            <PstlAdr>
              <Ctry>HR</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Figure 4.2-2 HR foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating Id 123</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>1234561234ABCDEF</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>DebtorName</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>HR</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>HR6025000091000000013</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>AAAHR22</BIC>
          <PstlAdr>
            <Ctry>HR</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>RNCBROBUXXX</BIC>
            <Nm>CreditorName</Nm>
            <PstlAdr>
              <Ctry>RO</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInItn>
</Document>
  <Cdtr>
    <Nm>CreditorName</Nm>
    <PstlAdr>
      <StrtNm>Name of street</StrtNm>
      <TwnNm>Name of town</TwnNm>
      <Ctry>RO</Ctry>
    </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>RO22RZBR0000061313123141</IBAN>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>HR foreign payment</Ustrd>
      <Ustrd>Free text, line 2</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItn>
</Document>

```

4.3 Statement (Erste & Steiermärkische Bank d.d.)

General Remarks

Special Features

Here below are a few noteworthy characteristics of the camt.053.001.02 statements you receive from Erste & Steiermärkische Bank d.d.:

- EndToEndId is not present. You will need to identify a reference for your reconciliation tasks.
- Details about the counterparty (name and account information) are not available.
- TxDtIs/Refs/TxId is a unique identification generated by the bank.
- Unstructured free text is used to describe the purpose of the transaction in Ntry/AddtlNtryInf

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (HR)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Erste & Steiermärkische Bank d.d. Format: ISODateTime [†]
1.4	[0..1]	++ <MsgPgntn>	Item: MessagePagination Function: Set of elements used to provide details on the page number of the message.

8.1.0	[1..1]	+++ <PgNb>	Item: PageNumber Function: Page number in a multi-page statement. Format: Number, total digits: 5, fraction digit: 0. Usage rules: This corresponds to MT940, subfield 28, part II, Sequence number.
8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean
2.0	[1..1]	+ <Stmt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Aphanumeric max 16 chars long. Usage rules: This corresponds to field 20 of MT940.
2.2	[1..1]	++ <ElctrncSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by Erste & Steiermärkische Bank. It is incremented for each report sent electronically. Format: Number, max 5 digits integer. Usage rule: Required by CGI-MP. In the context of MT940 this corresponds to field :28: subfield 1 – statement number.
2.4	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the statement was created by Erste & Steiermärkische Bank. Format: ISODate [†]
2.10	[1..1]	++ <Acct>	Item: Account Function: Details about the account, i.e., the account number in either IBAN or BBAN. See HR IBAN/BBAN in general section.
1.2.0	[1..1]	+++ <Id>	Item: Identification Function: To identify the account being reported. Usage rules: Either IBAN or Other/Id below is present. This is determined by Erste & Steiermärkische Bank.
1.2.1	[XOR]	++++ <IBAN>	Item: International Bank Account Number Function: To specify the account using IBAN. Format: IBAN2007Identifier [†] (Described at the beginning of this chapter.) Usage rules: If this is used Othr/Id will not be absent.
1.2.2	[XOR]	++++ <Othr>	Item: Identification Function: To identify the account using a format other than IBAN.
1.2.3	[1..1]	+++++ <Id>	Item: Identification Function: The identifier for the above category. Format: BBANIdentifier [†] (Described at the beginning of this chapter.) Usage rules: If this is present IBAN is absent.
1.2.11	[1..1]	+++ <Ccy>	Item: Currency Function: Identification of the currency in which the account is held. Format: ActiveOrHistoricCurrencyCode [†] Usage rules: Required by CGI-MP.

1.2.56	[1..1]	+++ <Svcr>	Item: Servicer Function: Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. Usage rules: Required by CGI-MP.
1.2.57	[1..1]	++++ <FinInstld>	Item: FinancialInstitution Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	Item: Bank Identifier Code Function: Code allocated to financial institutions by the BIC Registration Authority. Format: AnyBICIdentifier [†] Usage rules: Required by Erste & Steiermärkische Bank.
2.23	[1..1]	++ <Bal>	Item: Balance Function: This is node set of elements used to indicate the various balance types at a specific point in time. Usage rules: There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item: Type Function: Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item: CodeOrProprietary Function: Indicate whether the type is specified in ISO or proprietary code.
2.26	[1..1]	+++++ <Cd>	Item: Code Function: Indicate which of the 4 balance types as outlined above. Format: Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money in the cash entry. Format: CurrencyAndAmount Usage rules: ActiveOrHistoricCurrencyAndAmount [†]
2.35	[1..1]	+++ <CdtDbtInd>	Item: Credit or debit indicator Function: To indicate whether the balance is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without time component). Format: ISODate [†]
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement. In MT940 this corresponds to one field 61, Statement Line.

2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money in the cash entry. Format: ActiveOrHistoricCurrencyAndAmount [†] Usage rules: Value may be without decimal part. When present, only 2 decimal places are used.
2.79	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the entry is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.81	[1..1]	+++ <Sts>	Item: Status Function: Status of an entry on the books of the account servicer. Format: Code word. Usage rules: Erste & Steiermärkische Bank uses only BOOK.
2.82	[1..1]	+++ <BookgDt>	Item: BookingDate Function: Date or and Date-time when an entry is posted to an account on the account servicer's books. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date when an entry is posted to an account on the account servicer's books. Format: ISODate [†] Usage rules: This is always identical to the value-date <ValDt>.
2.83	[0...1]*	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without the time component). Format: ISODate Usage rules: This corresponds to MT940 field 61, subfield Value Date.
2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry.
2.97	[0..1]	++++ <Prtry>	Item: Proprietary Function: Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item: Code Function: The code with the abovementioned function. Format: Max35Text [†] See list of SWIFT Transaction Identification Code in Chapter 1.

2.99	[1..1]	+++++ <Issr>	<p>Item: Issuer</p> <p>Function: Indication of the issuer of the Bank Transaction Code</p> <p>Format: Max35Text[†]</p> <p>Usage rules: Required by CGI-MP. Must be "SWIFT".</p>
2.135	[1..1]	+++ <NtryDtIs>	<p>Item: EntryDetails</p> <p>Function: Set of elements used to provide details on the entry.</p> <p>Usage rule: This is always present in a statement from Erste & Steiermärkische Bank.</p>
2.142	[0..n]*	++++ <TxDtIs>	<p>Item: TransactionDetails</p> <p>Function: Set of elements used to provide information on the underlying transaction(s).</p> <p>Usage rule: This is always present in a statement from Erste & Steiermärkische Bank.</p>
2.143	[1..1]	+++++ <Ref>	<p>Item: Reference</p> <p>Function: Set of elements used to provide the identification of the underlying transaction.</p>
2.149	[0..1]	+++++ <TxId>	<p>Item: TransactionIdentification</p> <p>Function:</p> <ul style="list-style-type: none"> • Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. • This corresponds to MT940, field 61, subfield 7 (Reference for the account owner). <p>Format: Aphanumeric max 16 chars.</p>
2.156	[1..1]	+++++ <AmtDtIs>	<p>Item: AmountDetails</p> <p>Function: Set of elements providing information on the original amount.</p> <p>Usage rules: Required by CGI-MP.</p>
2.1.9	[1..1]	+++++ <TxAmt>	<p>Item: TransactionAmount</p> <p>Function: The amount in the account currency that has been transacted.</p> <p>Usage rules: Required by CGI-MP.</p>
2.1.10	[1..1]	+++++ <Amt>	<p>Item: Amount</p> <p>Function: Amount of money in the cash entry.</p> <p>Format: CurrencyAndAmount[†]</p> <p>Usage rules: Value may be without decimal part. When present, only 2 decimal places are used.</p>
2.314	[0..1]	+++ <AddtlNtryInf>	<p>Item: AdditionalEntryInformation</p> <p>Function: Further details of the entry.</p> <p>Format:</p> <ul style="list-style-type: none"> • Alphanumeric max 500 chars. <p>Usage rules</p> <ul style="list-style-type: none"> • Erste & Steiermärkische Bank will use only 34 chars maximum. • This corresponds to MT940, field 61, subfield 9.

Example

Figure 4.3-1 HR statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<BkToCstmrStmnt>
  <GrpHdr>
    <MsgId>Camt53Example_HR</MsgId>
    <CreDtTm>2015-05-29T23:00:00</CreDtTm>
    <MsgPgntn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgntn>
  </GrpHdr>
  <Stmnt>
    <Id>EBHR_Stmt_001</Id>
    <ElctrncSeqNb>25</ElctrncSeqNb>
    <CreDtTm>2015-05-29T23:00:00</CreDtTm>
    <Acct>
      <Id>
        <IBAN>HR1210010051863000160</IBAN>
      </Id>
      <Ccy>HRK</Ccy>
      <Svcr>
        <FinInstnId>
          <BIC>ESBCHR22</BIC>
        </FinInstnId>
      </Svcr>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>PRCD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HRK">1000000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-22</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HRK">1005000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-29</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HRK">1005000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-29</Dt>
      </Dt>
    </Bal>
  </Stmnt>
</BkToCstmrStmnt>
</Document>

<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>FWAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="HRK">1005000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2016-05-29</Dt>
  </Dt>
</Bal>
<Ntry>
  <NtryRef>aMaximum35CharsString</NtryRef>
  <Amt Ccy="HRK">5000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2015-05-28</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2016-05-28</Dt>
  </ValDt>
  <BkTxCd>
    <Prtry>
      <Cd>TRF</Cd>
      <Issr>SWIFT</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <TxId>a16CharsRef</TxId>
      </Refs>
      <AmtDtls>
        <TxAmt>
          <Amt Ccy="HRK">5000</Amt>
        </TxAmt>
      </AmtDtls>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>TheSupplementaryDetailsOfMT940</AddtlNtryInf>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>
</Document>
```

5 HU – Erste Bank Hungary Zrt

5.1 Hungarian-specific Information

Hungarian BBAN and IBAN

BBAN	
BBAN structure	3!n4!n1!n15!n1!n
BBAN length	24!n
Bank identifier position within the BBAN	positions 1-3, Branch identifier positions: 4-7
Bank identifier length	3!n, Branch identifier length 4!n
Bank identifier example	117, Branch identifier example 7301
BBAN example	117730161111101800000000
IBAN	
IBAN structure	HU2!n3!n4!n1!n15!n1!n
IBAN length	28!c
IBAN electronic format example (Check Iban)	HU42117730161111101800000000
IBAN print format example	HU42 1177 3016 1111 1018 0000 0000

5.2 Payment (Erste Bank Hungary Zrt)

General Remarks

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Batch Booking

Make sure you set this element to *true* if you want to book a group of transactions as a single entry.

Usage Guide – Domestic

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Assumption of Using A Single “Payment Information” Block <PmtInf> per pain.001

In domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. This implies one debtor account. Similarly one <PmtTpInf> (PaymentTypeInformation) is expected in the file and it must be at the <PmtInf> level, and it should not be repeated at the transaction level <CdtTrfTxInf>. This implies that one service level <SvcLvl> on the <PmtInf> level. In practice this means that URGENT and NORMAL payments must be sent in two separate pain.001 documents.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞.
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment HU (Domestic)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: This identifies the collection of payments grouped under here. This is different from the transaction identification. Format: Alphanumeric, max 12 characters.

1.2	[1..1]	++ <CreDtTm>	Item: Function: Format:	CreationDateTime The date of time when this message is created. ISODatetime [†]
1.6	[1..1]	++ <NbOfTxS>	Item: Function: Format:	NumberOfTransactions The count of the total transactions in this message. Number, Total digit: 6, Fraction digit: 0.
1.7	[1..1]	++ <CtrlSum>	Item: Function: Format:	ControlSum Total of all individual amounts included in the message, irrespective of currencies. Number, Total digit: 16.
1.8	[1..1]	++ <InitgPty>	Item: Usage rule:	InitiatingParty Required by CGI-MP
9.1.0	[1..1]	+++ <Nm>	Item: Function: Format:	Name The name of the debtor. Max35Text [†]
9.1.12	[1..1]	+++ <Id>	Item: Function: Usage rule:	Identification Identification of a Party that initiates the payment. Required by CGI-MP
9.1.13	[1..1]	++++ <OrgId>	Item: Function: Usage rule:	OrganisationIdentification Unique and unambiguous way to identify an organisation Required by CGI-MP
9.1.15	[1..1]	+++++ <Othr>	Item: Function: Usage rule:	Other Non-BIC/BEI identification method. Required by CGI-MP
9.1.16	[1..1]	++++++ <Id>	Item: Function: Format: Usage rule:	Identification Identify the party who initiated this order. Alphanumeric, max 13 chars. Ordering party's identifier: Tax number or EAN code
2.0	[1..1]	+ <PmtInf>	Item: Function:	PaymentInformation Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item: Function: Format:	PaymentInformationIdentification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Max35Text [†]
2.2	[1..1]	++ <PmtMtd>	Item: Function: Format: Usage rules:	PaymentMethod Specifies the means of payment that will be used to move the amount of money. PaymentMethod3Code [†] Always use "TRF", meaning Credit Transfer or transfer of an amount of money in the books of the account servicer.
2.2	[1..1]	++ <BtchBookg>	Item: Function: Format: Usage rules:	BatchBooking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Boolean The payer can state their wish for the payments to be debited individually {false} or in a batch {true}.
2.6	[1..1]	++ <PmtTplnf>	Item: Function: Usage rule:	PaymentTypeInformation Set of elements used to further specify the type of transaction. Required by CGI-MP.

2.8	[1..1]	+++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed. Usage rule: Required by CGI-MP.
2.10	[1..1]	++++ <Cd>	Item: Code Function: Using <Cd> means using a level of service between the parties, as published in an external service level code list Usage rule: Payment may only be Non-Urgent. Thus allowed value is {NURG}
2.86	[0..1]	+++ <CtgyPurp>	Item: Category Purpose Function: This indicates the underlying reason for the payment transaction.
2.88	[1..1]	++++ <Prtry>	Item: Proprietary Function: • Proprietary code to indicate the purpose of the payment. Format: Alphanumeric, maximum length of 3 characters.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: This date may not be in the past.
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the (ultimate) creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Max35Text [†] Usage rule: Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Usage rules: Required by CGI-MP
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Usage rule: According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution. Usage rule: Only 1 occurrence of either IBAN or Other/Id as child-element, but not both.
1.1.1	[XOR]	++++ <IBAN>	Item: Identification/IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] (see country's IBAN at the beginning of this chapter.)

1.1.2	[XOR]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++ <Id>	Item: Identification Function: The account identification in country's legacy format. Format: Max35Text [†] Usage rule: See General Information for legacy account format.
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of the creditor's account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP
2.21	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the debtor. Usage rule: Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: The identification of the institution. Format: BICIdentifier [†] Usage rule: Use a BIC code provided by your branch.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.27	[1..n]	++ <CdtTrfTxInf>	Item: CreditTransferTransactionInformation Function: Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: PaymentIdentification Function: Unique identification assigned by the initiating party to identify unambiguously the transaction.
2.30	[1..1]	++++ <EndToEndId>	Item: EndToEndIdentification Function: This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Max35Text [†]
2.42	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
2.43	[1..1]	++++ <InstdAmt>	Item: InstructedAmount Format: ActiveOrHistoricCurrencyAndAmount [†] Max digits:10, Fraction digit:None. Usage rule: The "Ccy" attribute may only contain "HUF" for Hungarian domestic payments.
2.77	[1..1]	+++ <CdtrAgt>	Item: CreditorAgent Function: Financial institution servicing an account for the creditor. Usage rule: Required by CGI-MP

6.1.0	[1..1]	++++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: BIC Function: The identification of the institution Format: BICIdentifier [†] Usage rule: Required by CGI-MP.
6.1.8	[1..1]	+++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor Format: Max35Text [†] Usage rule: Required by CGI-MP
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP
9.1.5	[1..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†] Usage rule: Required by Erste Bank Hungary Zrt.
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP
9.1.12	[1..1]	++++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by Erste Bank Hungary Zrt.
9.1.13	[1..1]	+++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by Erste Bank Hungary Zrt.
9.1.15	[1..1]	+++++ <Othr>	Item: Other Function: Non-BIC/BEI identification method. Usage rule: Required by Erste Bank Hungary Zrt.
9.1.16	[1..1]	+++++++ <Id>	Item: Identification Function: Identify the party who initiated this order. Format: Alphanumeric, max 24 chars. Usage rule: Receiving party's identifier: Tax number or EAN code Required by Erste Bank Hungary Zrt.
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: An unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

1.1.10	[1..1]	++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Usage rule:	Only 1 occurrence of either IBAN or Other/Id as child-element, but not both.
1.1.1	[XOR]	++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†] (see General Information)
1.1.2	[XOR]	++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
			Usage rules:	Only 1 occurrence is used.
1.1.3	[1..1]	+++++ <Id>	Item:	Identification
			Function:	The account identification in country's legacy format.
			Format:	BBAN (See BBAN of HU at the beginning of this chapter.)
2.98	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.99	[0..1]	++++ <Unstrd>	Item:	Unstructured
			Function:	Unstructured form of Remittance Information.
			Format:	Alphanumeric, maximum length of 70 characters.

Usage Guide – Foreign

General Remarks

Only one Payment Info block is expected per pain.001.001.03 file.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment HU (Foreign)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Numeric, total digits: 15, fraction digits: 0.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.0	[0..1]	+++ <Nm>	Item: Name Function: The name of the initiating party. Format: Max35Text [†]
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP.

9.1.14	[1..1]	+++++ <BICorBEI>	Item: BICorBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking Format: AnyBICIdentifier [†] Usage rule: Required. Only following BIC's may be used: ESBCHR2, GIBACZP, GIBAHUH, GIBARS2, GIBASKB or RNCBROB.
2.0	[1..1]	+ <PmtInf>	Item: PaymentInformation Function: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInflD>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: Alphanumeric, max 16 chars.
2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: Code, one of {TRF, TRA, CHK}. Usage rules: Mandated to be "TRF" by CGI-MP.
2.6	[1..1]	++ <PmtTplnf>	Item: PaymentTypeInformation Function: Set of elements used to further specify the type of transaction.
2.8	[1..1]	+++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed.. Usage rule: Required by CGI-MP.
2.9	[1..1]	++++ <Cd>	Item: Code Function: Using <Cd> means using a level of service between the parties, as published in an external service level code list. Format: ExternalServiceLevel1Code [†] Usage rule: Payment may only be Non-Urgent. Thus allowed value is {NURG}.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: Past dates are rejected.
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Alphanumeric, max 140 characters. Usage rule: Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]

9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†] .
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Required by Erste Bank Hungary Zrt.
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP.
2.21	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the debtor. Usage rule: Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†] Usage rule: Required by Erste Bank Hungary Zrt.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.24	[0..1]	++ ChrgBr	Item: ChargeBearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: Code, one of { SHAR, CRED, DEBT } Usage rule: If element is not given, it is treated as SHAR. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.

2.27	[1..n]	++ <CdtTrfTxInf>	Item: Function:	CreditTransferTransactionInformation Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: Function:	PaymentIdentification Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item: Function: Format:	EndToEndIdentification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Alphanumeric, maximum of 16 characters.
2.42	[1..1]	+++ <Amt>	Item: Function: Format: Usage rule:	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges. ActiveOrHistoricCurrencyAndAmount [†] . Note: Decimal separator is a dot. Only InstdAmt may be used.
2.43	[1..1]	++++ <InstdAmt>	Item: Format: Usage rule:	InstructedAmount ActiveOrHistoricCurrencyAndAmount. Number, Total digit: 15, Fraction digit: 2 Mandatory
2.77	[1..1]	+++ <CdtrAgt>	Item: Function: Usage rule:	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP and at least one type of identification must be present: BIC, Nm, ClrSysMmbld or Brnchld. Please note that Othr/Id is stated to be ignored according to CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: Function: Format: Usage rule:	BIC Bank Identifier Code. BICIdentifier [†] Mandatory
6.1.8	[1..1]	+++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
6.1.17	[1..1]	++++++ <Ctry>	Item: Function: Format: Usage rule:	Country Nation with its own government. CountryCode [†] Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	Item: Function: Usage rule:	Creditor Party to which an amount of money is due. Required by CGI-MP
9.1.0	[1..1]	++++ <Nm>	Item: Function: Format: Usage rule:	Name Name of Creditor Alphanumeric, max 35 characters Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Postal address of creditor Required by CGI-MP

9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Alphanumeric, max 35 characters
9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Alphanumeric, max 35 characters
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP.
1.1.10	[1..1]	++++ <ld>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Usage of this element excludes the presence of 1.1.2 below.
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rule: Usage of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	++++++ <ld>	Item: Identification Function: Identification assigned by an institution. Format: Alphanumeric, max 34 characters
2.88	[0..1]	+++ <RmtInf>	Item: RemittanceInformation Function: Payment details
2.89	[0..1]	++++ <Ustrd>	Item: Unstructured Function: Payment details Format: Alphanumeric, maximum length of 140 characters.

Example

Figure 5.2-1 HU domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>201503300001</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>11111111100</CtrlSum>
      <InitgPty>
        <Nm>UNION BIEMAN TNSZRSNCR</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>A11194044</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>201503300001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-03-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Accuont Holder's name1</Nm>
        <PstlAdr>
          <Ctry>HU</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>116000060000000065228719</Id>
          </Othr>
        </Id>
        <Ccy>HUF</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBAHUHB</BIC>
          <PstlAdr>
            <Ctry>HU</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="HUF">1234567890</InstdAmt>
        </Amt>
        <CdrAgt>
          <FinInstnId>
            <BIC>GIBAHUHB</BIC>
            <PstlAdr>
              <Ctry>HU</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdrAgt>
        <Cdr>
          <Nm>Name1</Nm>
          <PstlAdr>
            <StrtNm>Address of Name1</StrtNm>
            <Ctry>HU</Ctry>
          </PstlAdr>
        </Cdr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Figure 5.2-2 HU Foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Nm>Name of initiator</Nm>
        <Id>
          <OrgId>
            <BICOrBEI>GIBAHUHB</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInfn>
      <PmtInfnId>PmtId_101</PmtInfnId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInfn>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInfn>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>HU</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>HU4211773016111101800000000</IBAN>
        </Id>
        <Ccy>HUF</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBAHUHB</BIC>
          <PstlAdr>
            <Ctry>HU</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInfn>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>NDEAFIHH</BIC>
            <PstlAdr>
              <Ctry>FI</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <StrtNm>Aleksanterinkatu 99</StrtNm>
            <TwnNm>Tampere 33100</TwnNm>
            <Ctry>FI</Ctry>
          </PstlAdr>
        </Cdtr>
      </CdtTrfTxInfn>
    </PmtInfn>
  </CstmrCdtTrfInittn>
</Document>
  
```

5.3 Statement (Erste Bank Hungary Zrt)

General Remarks

Here below are the noteworthy features of Erste Bank Hungary Zrt's CGI-MP statement:

- Entry's value-date is always equal to its booking-date.
- The transaction code follows the SWIFT MT940 convention (see chapter *Introduction*.)
- Transaction Identification (TxId) is identical to En-to-end Id (EndToEndId).
- Only the details of one party are given per entry. It is either debtor's (in the case of a debit entry) or creditor's (in the case of credit entry). The details include the party's name and the party's account identification.
- Debit transactions may be bulk-booked, i.e., one entry in the statement for 2 or more payment orders with the same purpose and from the same account. This happens only when it is clearly indicated in the payment orders (pain.001.001.03). This statement however does not indicate if an entry represents a set of transactions that have been bulk-booked.

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (HU)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Erste Bank Hungary Zrt. Format: ISODatetime [†]
1.4	[0..1]	++ <MsgPgtn>	Item: MessagePagination Function: Set of elements used to provide details on the page number of the message.

8.1.0	[1..1]	+++ <PgNb>	Item: PageNumber Function: Page number in a multi-page statement. Format: Number, total digits: 5, fraction digit: 0. Usage rules: This corresponds to MT940, subfield 28, part II, Sequence number.
8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean
2.0	[1..1]	+ <Stmnt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Alphanumeric, max 16 chars. Usage rules: This corresponds to field 20 of MT940.
2.2	[1..1]	++ <ElctrcSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by the Erste Bank Hungary Zrt. It is incremented for each report sent electronically. Format: Number, total digits: 5, fraction digit: 0. Usage rule: Required by CGI-MP. This corresponds to MT940 field :28: subfield 1, Statement number.
2.4	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the statement was created by Erste Bank Hungary Zrt. Format: ISODate [†]
2.10	[1..1]	++ <Acct>	Item: Account Function: Details about the account being reported.
1.2.0	[1..1]	+++ <Id>	Item: Identification Function: To identify the account being reported. Usage rules: Either IBAN or Other/Id below is present. This is determined by Erste Bank Hungary Zrt.
1.2.1	[XOR]	++++ <IBAN>	Item: International Bank Account Number Function: To specify the account using IBAN. Format: IBAN2007Identifier [†] (See beginning of chapter for country-specifics). Usage rule: Only 1 occurrence is used.
1.2.2	[XOR]	++++ <Othr>	Item: Identification Function: To identify the account using a format other than IBAN. Usage rules: Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter)
1.2.3	[1..1]	+++++ <Id>	Item: Identification Function: The identifier for the above category. Format: BBANIdentifier [†] (Described at the beginning of chapte.)
1.2.11	[1..1]	+++ <Ccy>	Item: Currency Function: Identification of the currency in which the account is held. Format: ActiveOrHistoricCurrencyCode [†] Usage rules: Required by CGI-MP.

1.2.56	[1..1]	+++ <Svcr>	Item: Servicer Function: Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. Usage rules: Required by CGI-MP.
1.2.57	[1..1]	++++ <FinInstld>	Item: FinancialInstitution Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	Item: BankIdentifierCode Function: Code allocated to financial institutions by the BIC Registration Authority. Format: BICIdentifier [†] . Usage rules: Erste Bank Hungary Zrt always uses BIC and not others.
2.23	[1..4]	++ <Bal>	Item: Balance Function: This is node set of elements used to indicate the various balance types at a specific point in time. Usage rules: There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item: Type Function: Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item: CodeOrProprietary Function: Indicate whether the type is specified in ISO or a proprietary code. Usage rules: Erste Bank Hungary Zrt uses ISO code. See sub-entries.
2.26	[1..1]	+++++ <Cd>	Item: Code Function: Indicate which of the 4 balance types as outlined above. Format: Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money in the cash entry. (The amount in the given type of balance.) Format: CurrencyAndAmount [†] (total digits: 15, fraction digits: 2.)
2.35	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the balance is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance (in either date-only or date-&-time form.)
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Format: ISODate [†]
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement. Usage rules: In MT940 this corresponds to one field 61, Statement line.

2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money in the cash entry. Format: CurrencyAndAmount [†] (total digits:15; fraction digit 2)
2.79	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the entry is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.81	[1..1]	+++ <Sts>	Item: Status Function: Status of an entry on the books of the account servicer. Format: Code word {BOOK, INFO, PDNG}. Usage rules: Erste Bank Hungary Zrt uses only BOOK.
2.82	[1..1]	+++ <BookgDt>	Item: BookingDate Function: Date or Date-time when an entry is posted to an account on the account servicer's books. Usage rules: Required in CGI-MP. Erste Bank Hungary Zrt uses Date-only format. See below.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date when an entry is posted to an account on the account servicer's books. Format: ISODate [†] Usage rules: Required by CGI-MP. This corresponds to MT940, field 61, subfield Entry Date.
2.83	[1...1]	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage rules: Required in CGI-MP. Erste Bank Hungary Zrt uses Date-only format. See below.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: The date (without the time element). Format: ISODate [†] Usage rules: This corresponds to MT940 field 61, subfield Value Date.
2.84	[0..1]	+++ <AcctSvcrRef>	Item: AccountServicerReference Function: Unique reference as assigned by the bank to unambiguously identify the entry. Format: Alphanumeric, max 16 chars. Usage rules: This corresponds to MT940 field 61, subfield 8, Reference of the account servicing institution.
2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry. Usage rules: This corresponds to MT940, field 61, subfield 6, Transaction identification code.

2.97	[0..1]	++++ <Prtry>	Item:	Proprietary
			Function:	Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item:	Code
			Function:	The code with the abovementioned function.
			Format:	Aphanumeric, max 3 chars. See "SWIFT Transaction Identification Code" in Introduction chapter for a full list of codes.
2.99	[1..1]	+++++ <Issr>	Item:	Issuer
			Function:	Indication of the issuer of the Bank Transaction Code
			Format:	Max35Text [†]
			Usage rules:	Required by CGI-MP. Always set to "SWIFT".
2.135	[1..1]	+++ <NtryDtls>	Item:	EntryDetails
			Function:	Set of elements used to provide details on the entry.
			Usage rule:	Required by CGI-MP.
2.142	[1..1]	++++ <TxDtls>	Item:	TransactionDetails
			Function:	Set of elements used to provide information on the underlying transaction(s).
			Usage rule:	Required by CGI-MP.
2.143	[1..1]	+++++ <Refs>	Item:	References
			Function:	Set of elements used to provide the identification of the underlying transaction.
			Usage rule:	Required by CGI-MP
2.148	[1..1]	++++++ <EndToEndId>	Item:	EndToEndIdentifier
			Function:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Format:	Alphanumeric, max 16 chars.
			Usage rules:	If present, this corresponds to MT940, field 86, subfield 6 (6 th line) code word EREF.
2.149	[1..1]	++++++ <TxId>	Item:	TransactionIdentification
			Function:	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.
			Format:	Alphanumeric, max 16 chars.
			Usage rules:	This corresponds to MT940, field 61, subfield 7 (Reference for the account owner).
2.156	[1..1]	+++++ <AmtDtls>	Item:	AmountDetails
			Function:	Set of elements providing information on the original amount.
			Usage rules:	Required by CGI-MP.
2.1.9	[1..1]	++++++ <TxAmt>	Item:	TransactionAmount
			Function:	The amount in the account currency that has been transacted.
			Usage rules:	Required by CGI-MP.
2.1.10	[1..1]	+++++++ <Amt>	Item:	Amount
			Function:	Amount of money in the cash entry.
			Format:	CurrencyAndAmount [†] , (total digits:15; fraction digits:2.)
2.199	[0..1]	+++++ <RltdPties>	Item:	Related Parties
			Function:	Set of elements used to identify the parties related to the underlying transaction.

2.201	[0..1]	+++++++ <Dbtr>	Item: Debtor Function: Set of elements to describe the debtor. Usage rules: Present when it is a credit entry.
9.1.0	[1..1]	+++++++ <Nm>	Item: Name (of the Debtor) Function: The name of the debtor Format: Alphanumeric, max 59 characters. Usage rules: This corresponds to MT940, field 86, subfield 1 (1 st line).
2.202	[0..1]	+++++++ <DbtrAcct>	Item: DebtorAccount Function: Set of elements to identify the debtor's account.
1.1.0	[1..1]	+++++++ <Id>	Item: Identification Function: To identify the account Usage rules: This corresponds to MT940, field 86, subfield 2 (2 nd line). This can be described in IBAN or Othr/Id.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] (See beginning of chapter for country-specifics). Usage rule: Only 1 occurrence is used.
1.1.2	[XOR]	+++++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution using an identification scheme. Usage rules: Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++++ <Id>	Item: Identification Function: The bank account number of the debtor. Format: BBANIdentifier [†] (Described at the beginning of this chapter.)
2.204	[0..1]	+++++++ <Cdtr>	Item: Creditor Function: Set of elements to describe the creditor. Usage rules: Present when it is a debit entry.
9.1.0	[0..1]	+++++++ <Nm>	Item: Name Function: The name of the creditor. Format: Alphanumeric, max 59 characters. Usage rules: This corresponds to MT940, field 86, subfield 1 (1 st line).
2.205	[0..1]	+++++++ <CdtrAcct>	Item: CreditorAccount Function: Set of elements to identify the creditor's account.
1.1.0	[1..1]	+++++++ <Id>	Item: Identification (of the Creditor's A/c) Function: Identification assigned by an institution. Usage rules: This can be described in IBAN or Othr/Id. This corresponds to MT940, field 86, subfield 2 (2 nd line).
1.1.1	[XOR]	+++++++ <IBAN>	Item: International Bank Account Number Function: The account identification in IBAN Format: IBAN2007Identifier [†] (Described at the beginning of this chapter.) Usage rule: Only 1 occurrence is used.
1.1.2	[XOR]	+++++++ <Othr>	Item: Other type of identification Function: An alternative means to identify the account. Use national account number if no IBAN. Usage rules: Only 1 occurrence is used.

1.1.3	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	The bank account number of the debtor.
			Format:	BBANIdentifier [†] (Described at the beginning of this chapter.)
2.234	[0..1]	+++++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
2.236	[0..n]	+++++ <Strd>	Item:	Structured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.265	[0..3]	+++++++ <AddtlRmtInf>	Item:	AdditionalRemittanceInformation
			Function:	Additional information, in free text form, to complement the structured remittance information.
			Format:	Alphanumeric, max 65 chars.
			Usage rules:	If this element is present, there can be up to 3 occurrences, corresponding to MT940, field 86, subfield 3, 4 and 5 respectively.
2.314	[0..1]	+++ <AddtlNtryInf>	Item:	AdditionalEntryInformation
			Function:	Further details of the entry.
			Format:	Alphanumeric, max 34 chars.
			Usage rules:	This corresponds to MT940 field 61, subfield 9, Supplementary Details.

Example

Figure 5.3-1 HU statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<BkToCstmrStmnt>
  <GrpHdr>
    <MsgId>XuQtMvqy1KqQkCEzd</MsgId>
    <CreDtTm>2016-02-03T22:24:28</CreDtTm>
    <MsgPgntn>
      <PgNb>426</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgntn>
  </GrpHdr>
  <Stmnt>
    <Id>EBHU_Stmnt_001</Id>
    <ElctrncSeqNb>64321</ElctrncSeqNb>
    <CreDtTm>2017-05-15T22:24:28</CreDtTm>
    <Acct>
      <Id>
        <IBAN>HU42117730161111101800000000</IBAN>
      </Id>
      <Ccy>HUF</Ccy>
      <Svcr>
        <FinInstnId>
          <BIC>GIBAHUHH</BIC>
        </FinInstnId>
      </Svcr>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>PRCD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HUF">461982215</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-06-05</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HUF">461984215</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-06-06</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HUF">461984215</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-06-06</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>FWAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="HUF">461984215</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-06-06</Dt>
      </Dt>
    </Bal>
  </Stmnt>
</BkToCstmrStmnt>

<Ntry>
  <NtryRef>aMaximum35CharsString</NtryRef>
  <Amt Ccy="HUR">2000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2015-06-06</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2016-06-06</Dt>
  </ValDt>
  <AcctSvcrRef>a16charsMaxErsteRef</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>TRF</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtIs>
    <TxDtIs>
      <Refs>
        <EndToEndId>a16CharsRef</EndToEndId>
        <TxId>a16CharsRef</TxId>
      </Refs>
    </TxDtIs>
    <AmtDtIs>
      <TxAmt>
        <Amt Ccy="HUF">2000</Amt>
      </TxAmt>
    </AmtDtIs>
    <RltdPties>
      <Dbtr>
        <Nm>DebtorName</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>HU42117730161111101800000000</IBAN>
        </Id>
      </DbtrAcct>
      <Cdtr>
        <Nm>CreditorName</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>11773016111101800000000</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </RltdPties>
    <RmtInf>
      <Strd>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
      </Strd>
    </RmtInf>
  </TxDtIs>
  </NtryDtIs>
  <AddtlNtryInf>TheSupplementaryDetailsOfMT940</AddtlNtryInf>
</Ntry>
</BkToCstmrStmnt>
```

6 RO – Banca Comerciala Romana S.A.

6.1 Romanian-specific Information

Romanian BBAN and IBAN

BBAN	
BBAN structure	4!a16!c
BBAN length	20!c
Bank identifier position within the BBAN	Positions 1-4
Bank identifier length	4!a
Bank identifier example	AAAA
BBAN example	AAAA1B31007593840000
IBAN	
IBAN structure	RO2!n4!a16!c
IBAN length	24!c
IBAN electronic format example	RO49AAAA1B31007593840000
IBAN print format example	RO49 AAAA 1B31 0075 9384 0000

1.1.1 RO “roasta31” Codes

101040	Import de bunuri cu plata la livrare	S
101050	Plata avans pentru import de bunuri	L
101060	Plata dupa livrare pentru import de bunuri	E
102020	Import de bunuri care nu trec frontiera Romaniei	A
103020	Import de bunuri trimise pentru prelucrare in strainatate	A
104020	Import de bunuri destinate prelucrarii in Romania	A
105040	Cumparari de combustibili din porturi maritime straine	A
105050	Cumparari de alimente pentru echipaj din porturi maritime straine (se exclud vanzarile de alimente pentru pasageri)	A
105060	Cumparari de alte bunuri din porturi maritime straine pentru deservirea echipajului (se exclud cumpararile de la duty free)	A
106040	Cumparari de combustibil din aeroporturi straine	A
106050	Cumparari de alimente din aeroporturi straine pentru echipaj (se exclud cumpararile de alimente pentru pasageri)	A
106060	Cumparari de alte bunuri din aeroporturi straine pentru deservirea echipajului (se exclud cumpararile de la duty free)	A
107040	Cumparari de combustibil din porturi fluviale si statii terestre straine	A
107050	Cumparari de alimente din porturi fluviale si statii terestre straine pentru echipaj (se exclud cumpararile de alimente pentru pasageri)	A
107060	Cumparari de alte bunuri din porturi fluviale si statii terestre straine pentru deservirea echipajului (se exclud cumpararile de la duty free)	A
108040	Import de aur in scopul comercializarii	A
108050	Import de aur in scopuri industriale	A
108060	Import de aur pentru uz personal (se refera la importul de bijuterii pentru uz personal monezi de colectie etc.)	A
109020	Plati aferente operatiunilor de merchanting (valoare bunuri cump.de la nerez. urmata de vanz. lor la un nerezid.)	N

110020	Reparatii ale bunurilor efectuate in strainatate (se refera la valoarea reparatiilor bunurilor trimise special in strainatate pentru reparatii reconditionari revizii capitale la vapoare avioane alte echipamente. Se exclud: reparatiile calculatoarelor	A
110510	Alte incasari sau plati care afecteaza valoarea exportului sau importului (se refera la sume provenind din diferente cantitative sau calitative erori de facturare dicount-uri majorari sau reduceri de pret sau altele similare)	A
111010	Transport feroviar de bunuri exportate (se refera la transportul bunurilor exportate de la granita romaneasca pana la destinatia din strainatate)	N
111020	Transport feroviar de bunuri importate (se refera la transportul bunurilor importate de la granita tarii exportatoare pana la destinatia din Romania)	N
111060	Inchirieri de trenuri cu echipaj	N
112010	Costul билетelor de calatorii pe calea ferata ca parte a pachetelor turistice de calatorii	N
112020	Transport feroviar de calatori pe teritoriul altei tari decat cea de rezidenta	N
112030	Aprovizionare cu alimente bauturi si alte bunuri facuta de catre carausi pentru consumul calatorilor	N
113010	Incarcare sau descarcare containere transportate pe calea ferata	N
113020	Stocare si depozitare bunuri transportate pe calea ferata	N
113030	Impachetare si reimpachetare bunuri transportate pe calea ferata	N
113040	Servicii operationale in statii (se refera la activitati de control al traficului feroviar in statii de manipulare a marfurilor etc.)	N
113050	Intretinere reparatii la mijloacele de transport feroviar	N
113060	Operatiuni de salvare in cazul accidentelor sau deraierilor (se refera la servicii de salvare si repunere pe linia ferata a vagoanelor in cazul accidentelor sau deraierilor)	N
114010	Transport rutier de bunuri exportate (se refera la transportul bunurilor exportate de la granita romaneasca pana la destinatia din strainatate)	N
114020	Transport rutier de bunuri importate (se refera la transportul bunurilor importate de la granita tarii exportatoare pana la destinatia din Romania)	N
114060	Inchirieri de mijloace de transport rutiere cu sofer	N
115010	Costul билетelor de calatorie auto ca parte a pachetelor turistice de calatorii	N
115020	Taxa pentru bagaje sau efecte personale ce depasesc limita admisa la transportul rutier de calatori	N
115030	Taxa pentru vehicule ce depasesc limita admisa de gabarit sau tonaj	N
115040	Aprovizionare cu alimente bauturi sau alte bunuri facuta de catre transportatori rutieri pentru consumul calatorilor	N
115050	Inchirieri de vehicule rutiere comerciale cu sofer pe perioade limitate pentru transportul calatorilor	N
116010	Incarcare sau descarcare containere transportate cu mijloace de transport auto	N
116020	Stocare si depozitare bunuri transportate cu mijloace de transport auto	N
116030	Impachetare si reimpachetare bunuri transportate cu mijloace de transport auto	N
116040	Servicii operationale de parcare a autovehiculelor	N
116050	Intretinere reparatii la mijloacele de transport rutier	N
116060	Operatii de salvare in cazul accidentelor rutiere	N
117010	Transport maritim de bunuri exportate (se refera la transportul bunurilor exportate de la granita romaneasca pana la destinatia din strainatate)	N
117020	Transport maritim de bunuri importate (se refera la transportul bunurilor importate de la granita tarii exportatoare pana la destinatia din Romania)	N
117050	Inchirieri de nave maritime cu echipaj	N
118010	Costul transportului maritim ca parte a pachetelor turistice de calatorie	N
118020	Taxa pentru bagaje sau efecte personale ce depasesc limita admisa la transportul maritim de calatori	N
118030	Aprovizionare cu alimente bauturi sau alte bunuri facuta de catre transportatorii maritimi pentru consumul calatorilor	N
118040	Servicii de inchirieri de nave cu echipaj pe perioade limitate pentru transportul calatorilor	N

119010	Incarcare sau descarcare containere transportate cu mijloace de transport maritim	N
119020	Stocare si inmagazinare a bunurilor transportate pe mare	N
119030	Impachetare si reimpachetare bunuri transportate cu mijloace de transport maritim	N
119040	Servicii de exploatare a porturilor - bilete feriboat	N
119050	Servicii de pilotaj maritim (se refera la pilotajul maritim efectuat pentru intrarea si iesirea din porturile maritime)	N
119060	Intretinere reparatii la mijloace de transport maritim	N
119070	Servicii de salvare si repunere pe linia de plutire a navelor naufragiate	N
120010	Transport aerian de bunuri exportate (se refera la transportul bunurilor exportate de la granita romaneasca pana la destinatia din strainatate)	N
120020	Transport aerian de bunuri importate (se refera la transportul bunurilor importate de la granita tarii exportatoare pana la destinatia din Romania)	N
120060	Inchirieri de aeronave cu echipaj	N
121010	Costul biletelor de calatorie cu avionul ca parte a pachetelor turistice de calatorie	N
121020	Taxa pentru bagaje sau efecte personale ce depasesc limita admisa la transportul aerian	N
121030	Aprovizionare cu alimente bauturi sau alte bunuri facuta de catre transportatori aerieni pentru consumul calatorilor	N
121040	Inchirieri de aeronave cu echipaj pentru transportul calatorilor	N
122010	Incarcare sau descarcare containere transportate cu avionul	N
122020	Stocare si inmagazinare a marfurilor transportate cu avionul	N
122030	Impachetare si reimpachetare a marfurilor transportate cu avionul	N
122040	Remorcarea pilotaj ajutor control trafic aerian	N
122050	Servicii de control a traficului aerian (se refera la serviciile de exploatare a turnurilor de control si a statiilor radarserviciile de control al aterizarii si decolarii avioanelor)	N
122060	Servicii de intretinere curatare si dezinfectie a avioanelor	N
123010	Transport fluvial de bunuri exportate (se refera la transportul bunurilor exportate de la granita romaneasca pana la destinatia din strainatate)	N
123020	Transport fluvial de bunuri importate (se refera la transportul bunurilor importate de la granita tarii exportatoare pana la destinatia din Romania)	N
123060	Inchirieri de mijloace de transport fluvial cu echipaj	N
124010	Costul biletelor de calatorie cu mijloacele de transport fluvial ca parte a pachetelor turistice de calatorii	N
124020	Taxa pentru bagaje sau efecte personale ce depasesc limita admisa la transportul fluvial	N
124030	Aprovizionare cu alimente bauturi sau alte bunuri facuta de catre transportatori fluviali pentru consumul calatorilor	N
124040	Inchirieri de vase fluviale cu echipaj pentru transportul calatorilor	N
125010	Incarcare sau descarcare containere transportate cu mijloace de transport fluvial	N
125020	Stocare si inmagazinare a marfurilor transportate pe apele interioare	N
125030	Impachetare si reimpachetare marfuri transportate cu mijloace de transport fluvial	N
125040	Servicii de exploatare a porturilor fluviale	N
125050	Servicii de remorcarea pentru acostarea navelor fluviale in docuri	N
125060	Intretinere reparatii la mijloace de transport fluvial	N
125070	Servicii de salvare si de repunere pe linia de plutire a navelor fluviale naufragiate	N
126010	Transport de petrol si de produse petroliere prin conducte	N
126020	Transport de gaze naturale prin conducte	N
126030	Transport de alte produse prin conducte	N
126040	Transport de energie electrica prin cabluri	N

129010	Calatorii de afaceri (se refera la totalitatea cheltuielilor legate de cazare masa si de achizitionarea de C126 bunuri de catre persoanele rezidente sau nerezidente care efectueaza calatorii de afaceri cum ar fi: calatorii pentru campanii de vanzari calatori	N
129020	Ridicari de numerar din cont pentru deplasari in interesul serviciului (si salariati guvernam.)	N
129030	Cazarea echipajelor care deservesc mijloacele de transport	N
129040	Calatorii oficiale ale salariatilor guvernamentali ai administratiei publice si ale personalului organizatiilor internationale	N
129050	Delegatii ale angajatilor ce lucreaza temporar pentru firme nerezidente	N
130010	Costul tratamentelor medicale (se refera la totalitatea cheltuielilor efectuate de catre persoanele rezidente sau nerezidente aflate la tratament medical in strainatate sau in Romania)	N
131010	Taxe de scolarizare	N
131020	Cheltuieli pentru materiale didactice	N
131030	Chirii pentru sedere pe perioada scolarizarii	N
131040	Alocatii primite pentru intretinere	N
132020	Cheltuieli pentru petrecerea vacanțelor in strainatate	N
132030	Cheltuieli pentru participari la activitati culturale	N
132040	Cheltuieli ocazionate de pelerinaje si vizite religioase	N
132050	Cheltuieli pentru vizite la prieteni si rude	N
132060	Cheltuieli in scopuri recreative	N
132080	Chirii cazare si alte cheltuieli asociate (chiriile sunt cele rezultate din inchirierea catre nerezidenti a imobilelor detinute de rezidenti in Romania)	N
133020	Plati pentru servicii de turism facute de catre agentii de turism in numele clientilor pentru calatorii in strainatate (Se scad cheltuielile de transport care se evidentiaza separat la servicii de transport)	N
134010	Activitati comerciale specifice oficiilor postale (se refera la vanzari de timbre distribuire a presei si a corespondentei precum si alte activitati)	N
134020	Inchirierea cutiilor postale post-restant	N
134030	Activitati de mesagerie	N
134040	Alte activitati postale si de curierat	N
135005	Servicii de telefonie fixa si servicii de intretinere a rețelei specifice	N
135010	Servicii de telefonie mobila	N
135015	Servicii de telex si de intretinere a rețelei	N
135020	Servicii de telegraf si de intretinere a rețelei	N
135025	Servicii de transmisie si intretinere a rețelei radio si televiziune prin cablu	N
135030	Servicii de transmisie prin satelit	N
135035	Servicii de posta electronica	N
135040	Servicii de fax	N
135045	Servicii de internet	N
135050	Servicii de rețele de afaceri specializate	N
135055	Servicii de teleconferinta	N
135060	Servicii de acces permanent inclusiv furnizare acces internet	N
135065	Servicii de intretinere a mijloacelor de telecomunicatii	N
136055	Achizitionarea de bunuri si servicii pentru constructii dintr-o alta tara decat cea gazda a constructiei	N
136060	Diverse plati in economia gazda a constructiei	N
136065	Plata salariilor muncitorilor nerezidenti	N
137030	Lucrari de organizare a santierelor aflate in Romania (se refera la lucrari de demolare cladiri degajare dupa demolare terasare pregatirea santierelor s.a asemenea lucrari)	N

137040	Lucrari de constructii noi in Romania (se refera la constructii de geniu civil (cladiri de locuit birouri constructii industriale) C269poduri si viaducte tunelului si pasaje subterane asamblare lucrari s.a. asemenea constructii)	N
137045	Lucrari de constructii in Romania efectuate de nerezidenti pentru transportul prin conducte si cabluri	N
137050	Lucrari de constructii de autostrazi sosele s.a. asemenea lucrari efectuate de nerezidenti in Romania	N
137055	Servicii de inchiriere a utilajelor de constructii si demolare cu personal aferent utilizate in constructii in Romania	N
137060	Lucrari de transformari si consolidari de cladiri si constructii de geniu civil in Romania	N
137070	Lucrari de instalatii si izolatii la constructii aflate in Romania	N
137080	Lucrari de finisare a constructiilor in Romania	N
137090	Servicii de inchiriere a utilajelor altele decat cele pentru demolare cu personal aferent utilizate in constructii in Romania	N
138010	Prime pentru asigurari de viata	N
138020	Prime pentru fonduri de pensii	N
139010	Despagubiri in contul asigurarilor de viata	N
139020	Pensii platite din fondurile de pensii	N
140020	Prime platite de catre rezidenti societatilor de asigurari nerezidente pentru asigurarea bunurilor transportate	N
141020	Despagubiri platite nerezidentilor de catre societatile de asigurari rezidente	N
142020	Prime pentru asigurari de sanatate sau accidente	N
142030	Prime pentru asigurarea mijloacelor de transport	N
142040	Prime pentru asigurari in caz de incendiu cutremur inundatii si alte deteriorari ale proprietatii	N
142050	Prime pentru asigurari impotriva pierderilor pecuniare	N
142060	Prime pentru alte asigurari (se refera la asigurari pentru calatorii asigurari pentru credite si carti de credite s.a.)	N
143010	Despagubiri din asigurari de sanatate sau accidente	N
143020	Despagubiri din asigurari ale mijloacelor de transport	N
143030	Despagubiri din asigurari in caz de incendiu cutremur inundatii si alte deteriorari ale proprietatii	N
143040	Despagubiri din asigurari impotriva pierderilor pecuniare	N
143050	Despagubiri din alte asigurari (se refera la despagubiri din: asigurari pentru calatorii asigurari pentru credite si carti de credit s.a.)	N
144020	Prime platite firmelor de reasigurare nerezidente	N
145020	Despagubiri platite firmelor de asigurare nerezidente	N
146010	Comisioanele agentilor si brokerilor	N
146020	Servicii de consultanta pentru asigurari si fonduri de pensii	N
146030	Servicii de evaluare a bunurilor	N
146040	Calcularea primelor si riscurilor de asigurare	N
146050	Servicii administrative pentru interventii in cazul producerii evenimentelor asigurate	N
146060	Servicii de monitorizare si reglementare a primelor si despagubirilor	N
147005	Comisioane pentru creditare	N
147010	Comisioane pentru constituire depozite	N
147015	Comisioane pentru leasing financiar	N
147020	Comisioane pentru factoring	N
147025	Comisioane pentru tranzactii cu derivate financiare	N
147030	Comisioane pentru subscrierea plasamentului emisiunilor si rascumpararea titlurilor	N
147035	Comisioane aferente platilor de dobanzi sau dividende la titlurile de valoare	N
147040	Comisioane pentru compensarea platilor	N

147045	Comisioane specifice cartilor de credit	N
147050	Comisioane pentru tranzactiile de schimb valutar	N
147055	Comisioane aferente diverselor decontari	N
147060	Comisioane la credite ipotecare si neipotecare	N
147065	Comisioane aferente serviciilor de achizitie si preluari	N
147070	Comisioane pentru administrarea capitalului si a corporatiilor financiare	N
147075	Taxe aferente serviciilor de administrare a pietelor financiare	N
147080	Taxe aferente serviciilor de acordare a rating-ului pentru credite	N
147085	Taxe aferente serviciilor de consiliere financiara	N
147090	Taxe aferente serviciilor de custodie pentru active financiare sau lingouri	N
147095	Taxe aferente serviciilor de administrare sau gestionare a activelor financiare	N
148005	Chirie pentru autoturisme sau microbuze inchiriate	N
148010	Chirie pentru camioane si tiruri inchiriate	N
148015	Chirie pentru alte mijloace de transport terestru inchiriate	N
148020	Chirie pentru nave inchiriate	N
148025	Chirie pentru avioane inchiriate	N
148030	Chirie pentru containere inchiriate	N
148035	Chirie pentru utilaje si echipamente de constructii inchiriate	N
148040	Chirie pentru echipamente de telecomunicatii inchiriate	N
148045	Chirie pentru masini si utilaje pentru agricultura inchiriate	N
148050	Chirie pentru alte echipamente inchiriate	N
148520	Rambursari rate leasing financiar primit de la nerezidenti	N
149005	Servicii de consultanta si implementare	N
149010	Servicii de intretinere si reparatii pentru calculatoare si echipamente periferice	N
149015	Servicii de refacere a sistemelor informatice	N
149020	Servicii de asistenta pentru gestionarea resurselor informatice	N
149025	Analiza proiectarea si realizarea sistemelor informatice	N
149030	Documentarea productia dezvoltarea de programe soft adaptate utilizatorilor	N
149035	Servicii de intretinere a sistemelor informatice	N
149040	Servicii de instruire a personalului ca parte a activitatii de consultanta	N
149045	Servicii de procesare date (se refera la introducerea de date elaborarea de tabele procesarea time-sharing)	N
149050	Servicii pentru gazduire pagini web	N
149055	Servicii de gestionare a facilitatilor informatice	N
149060	Servicii de proiectare baze de date	N
149065	Servicii de stocare date	N
149070	Servicii de diseminare date si baze de date atat on-line cat si pe suport magnetic optic sau hartie	N
149075	Servicii de cautare pe web	N
149080	Drepturi de acces la ziare si periodice in varianta electronica	N
150010	Acces on-line la baze de date ale agentilor de stiri	N
150020	Cumparari sau vanzari de informatii in exclusivitate	N
150030	Drepturi de autor pentru utilizarea stirilor	N
150040	Abonamente la bazele de date ale publicatiilor periodice	N
150050	Drepturi convenite jurnalistilor sau fotografilor ce lucreaza pe cont propriu	N
150060	Abonamente la publicatiile periodice	N

151010	Costuri aferente derularii contractelor de franciza	N
151020	Redevente platite pentru utilizarea marilor inregistrate	N
152010	Taxe pentru utilizarea patentelor	N
152020	Taxe pentru utilizarea copyright-urilor	N
152030	Taxe pentru utilizarea design-ului si proceselor industriale	N
152040	Taxe pentru utilizarea manuscriselor	N
152050	Taxe pentru utilizarea programelor de calculator	N
153010	Comisioane pentru vanzare de marfuri prin intermediul comisionarilor en gros sau en detail	N
153020	Taxe platite brokerilor pentru vanzarea marfurilor la bursa	N
153030	Comisioane pentru agentii de intermediere comerciala	N
153040	Comisioane pentru vanzare de marfuri prin licitatie	N
154010	Consultanta juridica si servicii de reprezentare in procese penale civile si administrative	N
154020	Consultanta juridica si servicii de reprezentare in proceduri judiciare si alte domenii juridice	N
154030	Consultanta juridica si servicii de reprezentare in proceduri statutare	N
154040	Consultanta in elaborarea documentelor si instrumentelor juridice	N
154050	Servicii de arbitraj si de conciliere juridica	N
154060	Consultanta de autentificare sau certificare notariala	N
154070	Servicii juridice auxiliare	N
155010	Expertiza contabila	N
155020	Contabilitate comerciala pentru firme	N
155030	Consultanta si planificare fiscala	N
155040	Intocmirea bilanturilor financiare si a documentelor fiscale	N
155050	Audit financiar	N
156010	Consultanta in managementul financiar	N
156020	Consultanta in managementul resurselor umane	N
156030	Consultanta in productie	N
156040	Consultanta in domeniul relatiilor publice	N
156050	Consultanta in domeniul gestiunii comerciale	N
156060	Asistenta tehnica in diferite domenii de activitate	N
157010	Proiectare si realizare de produse publicitare	N
157020	Cumparari de spatii publicitare in mass-media	N
157030	Servicii pentru organizare de targuri si expozitii	N
157040	Marketing si alte studii de piata	N
157050	Studii de sondarea opiniei publice	N
157060	Servicii pentru promovarea produselor	N
158010	Cercetare si dezvoltare in fizica	N
158020	Cercetare si dezvoltare in matematica si informatica	N
158030	Cercetare si dezvoltare in chimie si biologie	N
158040	Cercetare si dezvoltare in tehnologie si inginerie	N
158050	Cercetare si dezvoltare in agricultura	N
158060	Cercetare si dezvoltare in medicina si farmacie	N
158070	Cercetare si dezvoltare in sociologie psihologie si filozofie	N
158080	Cercetare si dezvoltare in economie	N
158090	Cercetare si dezvoltare in alte stiinte	N
158095	Cercetare interdisciplinara	N

159010	Consultanta studii si proiectare arhitecturala	N
159020	Asistenta si consultatii tehnice pentru lucrari de constructii	N
159030	Cercetare explorare si prospectare geologica	N
159040	Studii tehnice de fezabilitate	N
159050	Proiectare tehnica de instalatii mecanice si electrice pentru cladiri	N
159060	Proiectare tehnica pentru instalatii industriale	N
159070	Testare si analiza tehnica	N
159080	Alte servicii de arhitectura si inginerie	N
160010	Tratarea deseurilor radioactive si a altor tipuri de deseuri	N
160020	Decopertarea solului contaminat	N
160030	Indepartarea efectelor poluarii inclusiv a petelor de petrol	N
160040	Conservarea minelor	N
160050	Decontaminare si igienizare	N
160060	Alte servicii de curatare si refacere a mediului inconjurator	N
161010	Inchiriere de masini agricole cu echipaj	N
161020	Recoltarea culturilor agricole	N
161030	Servicii pentru mecanizarea agriculturii	N
161040	Servicii pentru chimizare si protectie fitosanitara (se refera la depistari de daunatori si boli la plante precum si la tratamente fitosanitare avertizari si prognoze)	N
161050	Servicii de reproducie si selectie in cresterea animalelor	N
161060	Imbunatatiri funciare si irigatii	N
161070	Conservarea dezvoltarea si exploatarea fondului forestier	N
161080	Activitati de vanatoare pescuit	N
161510	Servicii legate de productia petroliera si gaze (se includ montajul si instalarea sondelor pomparea titeiului decopertarea cimentarea puturilor de gaz si de petrol precum si reparatiile utilajelor)	N
161520	Prospectare si explorare pentru combustibili minerali	N
161530	Explorari geologice	N
161540	Extractia si prepararea carbunilor	N
162010	Servicii de intretinere si curatenie (se includ activitati de curatare a cladirilor de toate tipurile: birouri uzine ateliere magazine institutii imobile de locuit etc.)	N
162020	Servicii anexe pentru distribuie apa gaz electricitate si alte produse energetice	N
162030	Selectia si plasarea fortei de munca	N
162040	Servicii fotografice	N
162050	Servicii imobiliare (se refera la sumele incasate sau platite sub forma de comision sau chirie pentru inchirierea de spatii)	N
162060	Servicii de investigatie si protectie a bunurilor si persoanelor	N
162070	Servicii de asigurare a securitatii	N
162080	Servicii de traducere si interpretare	N
162090	Servicii de imprimarie pe baza de comision sau contract	N
162095	Servicii de catering pentru angajati	N
163010	Costuri generale de administrare a reprezentantelor sucursalelor sau filialelor	N
163020	Viramente intre investitorul direct si companiile afiliate pentru acoperirea cheltuielilor neprevazute	N
164010	Inregistrari si inchirieri audio- video	N
164015	Servicii legate de productia programelor de televiziune a filmelor	N
164020	Servicii legate de productia programelor radio	N
164025	Servicii de distribuie a filmelor	N

164030	Drepturi de distributie a programelor de film si televiziune	N
164035	Drepturi de retransmisie televizata a evenimentelor sportive si altele asemenea	N
164040	Drepturi banesti ale actorilor sau regizorilor care realizeaza productii intr-o alta tara decat cea de rezidenta	N
164045	Drepturi de distributie pentru jocuri video descarcate de pe internet	N
164050	Servicii de decodare a canalelor de televiziune	N
165010	Furnizarea de cursuri prin corespondenta	N
165020	Difuzarea de emisiuni educative prin televiziune sau internet	N
165040	Drepturi banesti ale profesorilor nerezidenti care predau cursuri in Romania	N
166010	Servicii de spitalizare si sanatoriale	N
166020	Servicii de asistenta medicala ambulatorie	N
166030	Servicii de asistenta stomatologica	N
166035	Servicii de asistenta pentru sanatate umana (se includ servicii de fizioterapie si terapii diverse de ambulanta ale laboratoarelor de anize medicale ale bancilor de organe umane etc.)	N
166040	Servicii de asistenta veterinara	N
166050	Servicii de asistenta sociala	N
167010	Servicii de baby-sitting si consiliere pentru copii	N
167020	Servicii religioase	N
167030	Servicii ale bibliotecilor arhivelor si muzeelor	N
167040	Servicii de organizare si promovare a evenimentelor artistice (se refera la organizarea de spectacole expozitii etc.)	N
167050	Alte servicii culturale si recreative	N
167060	Servicii de organizare si desfasurare a evenimentelor sportive	N
168010	Aprovizionare cu materiale si obiecte de inventar	N
168015	Salarii pentru lucatorii nerezidenti ai ambasadelor Romaniei	N
168020	Furnizare de utilitati pentru ambasade	N
168030	Servicii de reparatii si intretinere a ambasadelor	N
168040	Servicii de organizare a evenimentelor oficiale in cadrul ambasadelor	N
168050	Achizitionare de masini de serviciu pentru ambasade si consulate	N
168060	Servicii de informare si promovare prestate de reprezentante oficiale ale statului	N
168070	Servicii ale misiunilor oficiale umanitare	N
169010	Achizitionare de mijloace fixe pentru bazele militare	N
169020	Aprovizionarea bazelor militare cu materiale si obiecte de inventar	N
169030	Furnizarea utilitatilor pentru bazele militare	N
169040	Servicii de intretinere a bazelor militare	N
169050	Organizarea evenimentelor oficiale in cadrul bazelor militare	N
169060	Achizitionarea de masini de serviciu pentru bazele militare	N
169070	Aprovizionarea fortelor de pastrare a pacii si a misiunilor militare comune	N
170010	Servicii administrative in domeniul activitatii economice (se refera la servicii administrative in agricultura silvicultura industria miniera transport si comunicatii comert turism etc.)	N
170020	Servicii administrative legate de apararea nationala si civila	N
170030	Servicii administrative asociate activitatilor de justitie	N
170040	Servicii administrative in domeniul sanatatii invatamantului culturii protectiei mediului si a activitatilor sociale	N
170050	Servicii de protectie si paza pentru cladirile si personalul din administratia publica	N
171040	Salarii indemnizatii si alte beneficii platite nerezidentilor care lucreaza in Romania pe o perioada mai mica de un an	N

171050	Salarii indemnizatii si alte beneficii obtinute de nerezidentii care lucreaza in Romania si care au fost amanate la plata	N
171060	Salarii platite de firme rezidente catre persoane nerezidente care lucreaza in Romania mai mult de un an	N
173020	Dividende platite de compania afiliata investitorului direct nerezident	N
173030	Dobanzi la obligatiuni platite investitorului direct nerezident	N
173040	Dobanzi platite la imprumuturile primite de la investitorul strain	N
173050	Dividende la actiuni preferentiale platite companiei nerezidente aflata intr-o relatie de investitie directa	N
173060	Chirii platite de rezidenti ca urmare a inchirierii imobilelor detinute de nerezidenti in Romania	N
175010	Plati de dividende la actiuni emise de rezidenti si detinute de nerezidenti	N
175020	Plati de dobanzi la obligatiuni emise de rezidenti si detinute de nerezidenti	N
175030	Plati de dobanzi la instrumente ale pietei monetare emise de rezidenti si detinute de nerezidenti	N
176050	Dobanzi platite la imprumuturi primite de la nerezidenti	N
176060	Dobanzi platite catre nerezidenti pentru arierate - termen scurt (se refera la dobanzi la imprumuturi pe termen scurt primite de la nerezidenti si nerambursate)	N
176070	Dobanzi platite catre nerezidenti pentru arierate - termen mediu si lung (se refera la dobanzi la imprumuturi pe termen mediu si lung primite de la C31nerezidenti si nerambursate)	R
177005	Transferuri intre guverne in scopul finantarii unor cheltuieli bugetare	N
177010	Ajutoare financiare guvernamentale	N
177015	Contributii ale guvernului la organizatii internationale	N
177020	Plati interguvernamentale pentru salariile personalului care acorda asistenta tehnica si alte cheltuieli similare din fonduri nerambursabile	N
177025	Taxe penalitati impozite	N
177030	Taxe de asistenta sociala	N
177035	Burse de studii	N
177040	Plati sau incasari de pensii	N
177045	Credite guvernamentale nerambursabile	N
177050	Taxe de survolare spatiu aerian si traversare ape teritoriale	N
177055	Subscriptii ale administratiei guvernamentale la capitalul organizatiilor nemonetare internationale	N
177060	Taxe amanate la plata	N
177065	Contributii periodice la societati de binefacere organizatii religioase stiintifice si culturale	N
177068	Contributii ale membrilor la organizatii si organisme internationale	N
177070	Donatii dote mosteniri (se refera la donatiile dotele sau mostenirile de pana la echivalentul de 10000 de euro inclusiv la cele primite de C405administratia publica)	N
177075	Pensii alimentare cuvenite	N
177080	Bilete si premii la loterii	N
177085	Taxe consulare percepute	N
177090	Sponsorizari si alte transferuri banesti curente	N
177095	Alte plati interguvernamentale	N
177097	Transfer bancar pentru lichidare sold	N
177098	Constituirea sau retragerea de depozite pe termen scurt ale rezidentilor la bancile nerezidentilor	N
179020	Alimentari ale conturilor din strainatate ale rezidentilor	N
180010	Finantari externe guvernamentale nerambursabile pentru achizitionare de echipamente software- imobilizari corporale sau necorporale	N
180020	Transferuri financiare ale migratorilor	N
180030	Transferuri reprezentand mosteniri (se refera la mostenirile care depasesc echivalentul a 10000 de euro)	N
180040	Taxe aferente transferurilor de capital (se refera la taxe pentru: mosteniri transferuri de active cadouri)	N
182010	Achizitionarea furnizarea de francize	N

182020	Patente copyright-uri marci de fabricatie	N
182030	Drepturi de vanzare a filmelor programelor de televiziune radio si alte asemenea	N
182040	Alte drepturi de vanzare furnizare	N
182050	Cumparare sau vanzare de terenuri	N
182060	Transferuri de sportivi in si din Romania	N
183055	Cumparari de actiuni emise de companii afiliate nerezidente efectuate de catre investitorul direct rezident	N
183060	Cumparari de actiuni emise de investitorul direct rezident de la companii afiliate nerezidente (Se refera la rascumpararea actiunilor sau la lichidarea investitiei)	N
183065	Credite acordate de compania mama rezidenta companiilor afiliate nerezidente (se vor include creditele acordate indiferent de tipul si scadenta lor)	N
183070	Rambursare imprumuturi primite de compania mama rezidenta de la companiile afiliate nerezidente (se vor include imprumuturile primite indiferent de tipul si scadenta lor)	N
183075	Cumparari de obligatiuni emise de companiile afiliate nerezidente efectuate de catre investitorul direct rezident	N
183080	Cumparari de imobile sau case de vacanta aflate in strainatate	N
184055	Cumparari de actiuni emise de companii afiliate rezidente de la investitorul direct nerezident (se refera la rascumpararea actiunilor sau la lichidarea investitiei)	N
184060	Cumparari de actiuni emise de compania mama nerezidenta efectuate de catre companii afiliate rezidente	N
184065	Acordare de credite de catre compania afiliate rezidenta companiei mama nerezidente (se vor include creditele acordate indiferent de tipul si scadenta lor)	N
184070	Rambursare de imprumuturi acordate companiei afiliate rezidente de catre compania mama nerezidenta (se vor include imprumuturile primite indiferent de tipul si scadenta lor)	N
184075	Cumparari de obligatiuni emise de investitorul direct nerezident efectuate de catre compania afiliate rezidenta	N
184080	Cumparari de imobile sau case de vacanta aflate in Romania de la nerezidenti	N
185040	Cumparari de actiuni emise de nerezidenti	N
185050	Cumparari de obligatiuni emise de nerezidenti	N
185060	Cumparari de instrumente ale pietei monetare emise de nerezidenti	N
185070	Cumparari sau vanzari de unitati de fond la fonduri mutuale nerezidente	N
186020	Rascumparari de obligatiuni emise de companii rezidente pe pietele externe	N
186030	Cumparari sau vanzari de unitati de fond la fonduri mutuale rezidente	N
186050	Plati catre nerezidenti efectuate de societatile de investitii financiare ca urmare a vanzarilor de valori mobiliare detinute de clienti nerezidenti	N
186070	Rascumparari de obligatiuni emise de administratia publica centrala si locala pe pietele externe	N
187040	Credite financiare acordate nerezidentilor - termen scurt (se refera inclusiv la acordurile repo)	N
187050	Credite financiare acordate nerezidentilor - termen mediu si lung (se refera inclusiv la acordurile repo)	R
188040	Rambursari imprumuturi financiare de la nerezidenti - termen scurt (se refera inclusiv la acordurile repo)	N
188045	Rambursari imprumuturi financiare altele decat de la BIRD BERD BEI UE - termen mediu si lung (se refera inclusiv la acordurile repo)	R
188050	Rambursari imprumuturi financiare de la BIRD - termen mediu si lung	N
188055	Rambursari imprumuturi financiare de la BERD - termen mediu si lung	R
188060	Rambursari imprumuturi financiare de la BEI - termen mediu si lung	R
188065	Rambursari imprumuturi financiare de la UE - termen mediu si lung	R
190010	Rambursari de arierate catre nerezidenti - termen mediu si lung	R
190020	Rambursari de arierate catre nerezidenti - termen scurt	N
191010	Constituirea sau restituirea de garantii in favoarea nerezidentilor pe termen scurt	N
191020	Constituirea sau restituirea de garantii in favoarea nerezidentilor pe termen lung	R

191030	Constituirea sau restituirea de garantii in favoarea rezidentilor pe termen scurt	N
191040	Constituirea sau restituirea de garantii in favoarea rezidentilor pe termen lung	R
192020	Pierderi rezultate din operatiunile cu instrumente financiare derivate efectuate pe piete externe reglementate si nereglementate	N
999999	descrierea se va furniza de catre client pentru acele tranzactii a caror natura nu a putut fi regasita in prezentul ghid	N

6.2 Payment (Banca Comerciala Romana S.A.)

General Remarks

Table below describes both domestic and foreign payments for Banca Comerciala Romana S.A. Whenever an element usage differs between these two payments, it is separately mentioned in a corresponding rule. Otherwise, rules apply to both domestic and foreign payments.

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide

One usage guide is given for Banca Comerciala Romana S.A. This is applicable to both domestic and foreign payments.

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Implication of Using A Single "Payment Information" Block <PmtInf> per pain.001

The following explains why URGENT and NORMAL payments must be sent in two separate pain.001 documents: For Erste Bank domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. Urgency of payments (represented by the element ServiceLevel, <SvcLvl>) must be given at the block level, per <PmtInf> to be precise. In other words, Erste Bank ignores urgency indicator at transaction level (in <CdtTrfTxInf> level). This renders all the transactions in a pain.001 document being in one single block, from one single debtor account and sharing the same urgency.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: m is the minimum and it can be 0 or 1 and n is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment RO (Domestic/Foreign)	Characteristics	
1.0	[1..1]	+ <GrpHdr>	Item: Function:	GroupHeader Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: Function: Format:	MessageIdentification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: Function: Format:	CreationDateTime The date of time when this message is created. ISODatetime [†]
1.6	[1..1]	++ <NbOfTxS>	Item: Function: Format:	NumberOfTransactions The count of the total transactions in this message. Number, Total digit: 5, Fraction digit: 0
1.7	[1..1]	++ <CtrlSum>	Item: Function: Format:	ControlSum Total of all individual amounts included in the message, irrespective of currencies. Number, Total digit: 18, Fraction digit: 17
1.8	[1..1]	++ <InitgPty>	Item: Function:	InitiatingParty Party that initiates the payment.
9.1.12	[1..1]	+++ <Id>	Item: Function: Usage rule:	Identification Identification of a Party that initiates the payment. Required by CGI-MP.
9.1.13	[1..1]	+++ <OrgId>	Item: Function: Usage rule:	OrganisationIdentification Unique and unambiguous way to identify an organisation Required by CGI-MP
9.1.15	[1..1]	++++ <Othr>	Item: Function:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++ <Id>	Item: Function: Format:	Identification Identification assigned by an institution. Alphanumeric, maximum 15 characters for international payments. Max35Text [†] for domestic payments.
2.0	[1..1]	+ <PmtInf>	Item: Function:	PaymentInformation Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item: Function: Format: Usage rule:	PaymentInformationIdentification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Alphanumeric, maximum 16 chars. First 6 positions have to be numeric, followed by a 4 digit sequence number.
2.2	[1..1]	++ <PmtMtd>	Item: Function: Format: Usage rules:	PaymentMethod Specifies the means of payment that will be used to move the amount of money. PaymentMethod3Code [†] CGI-MP limits the value to "TRF".
2.6	[1..1]	++ <PmtTpInf>	Item: Function:	PaymentTypeInformation Set of elements used to further specify the type of transaction.

2.8	[1..1]	+++ <SvcLvl>	Item: Function:	ServiceLevel Agreement under which or rules under which the transaction should be processed.
2.9	[1..1]	++++ <Cd>	Item: Function: Format: Usage rule:	Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. ExternalServiceLevel1Code [†] Use only one of the following values: NURG for non-urgent payments URGP for urgent payments.
2.14	[0..1]	+++ <CtgyPurp>	Item: Function: Usage rule:	CategoryPurpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. May only be used to indicate tax payments domestically.
2.15	[1..1]	++++ <Cd>	Item: Function: Format: Usage rule:	Code Category purpose, as published in an external category purpose code list. CategoryPurpose1Code [†] Only accepted value is "TAXS" applicable for tax payments
2.17	[1..1]	++ <ReqdExctnDt>	Item: Function: Format:	RequiredExecutionDate Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. ISODate [†]
2.19	[1..1]	++ <Dbtr>	Item: Function:	Debtor Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Function: Format:	Name The name of the debtor. Max35Text [†]
9.1.1	[1..1]	+++ <PstlAdr>	Item: Function:	PostalAddress Information that locates and identifies a specific address, as defined by postal services.
9.1.5	[1..1]	++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†]
9.1.8	[1..1]	++++ <TwnNm>	Item: Function: Format:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†]
9.1.10	[1..1]	++++ <Ctry>	Item: Function: Format:	Country Name of the country CountryCode [†]
2.20	[1..1]	++ <DbtrAcct>	Item: Function:	DebtorAccount Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	Item: Function:	Identification Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item: Function: Format:	IBAN The account identification in IBAN IBAN2007Identifier [†]
1.1.11	[1..1]	+++ Ccy	Item: Function: Format:	Currency Account currency of account. ActiveOrHistoricCurrencyCode [†]

2.77	[1..1]	++ <DbtrAgt>	Item:	DebtorAgent
			Function:	Financial institution servicing an account for the debtor.
6.1.0	[1..1]	+++ <FinInstnId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code.
			Format:	BICIdentifier [†] .
			Usage rule:	Always use "RNCBROBU".
9.1.1	[1..1]	++++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.
6.1.17	[1..1]	+++++ <Ctry>	Item:	Country
			Function:	Nation with its own government.
			Format:	CountryCode [†]
2.24	[0..1]	++ ChrgBr	Item:	ChargeBearer
			Function:	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
			Format:	Code, one of {CRED, DEBT, SHAR}
			Usage rule:	May only be used for foreign payments. If element is not given, it is treated as SHAR. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.
2.25	[0..1]	++ <ChrgsAcct>	Item:	ChargesAccount
			Function:	Account used to process charges associated with a transaction.
			Usage rule:	May only be used in Foreign payments. When element is not given, ChrgsAcct is the same as DbtrAcct.
1.1.10	[1..1]	+++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
1.1.1	[1..1]	++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†]
2.27	[1..n]	++ <CdtTrfTxInf>	Item:	CreditTransferTransactionInformation
			Function:	Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item:	PaymentIdentification
			Function:	Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item:	EndToEndIdentification
			Function:	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Format:	Max35Text [†]

2.42	[1..1]	+++ <Amt>	Item: Function: Usage rule:	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges. Use only InstdAmt for a domestic payment. For foreign payments, either child element InstdAmt or EqvtAmt is mandatory and may not be present at the same time.
2.43	[XOR]	++++ <InstdAmt>	Item: Function: Format: Usage rule:	InstructedAmount Amount expressed in the currency as ordered by the initiating party. ActiveOrHistoricCurrencyAndAmount [†] , Total digits: 15, Fraction digits: 5. InstdAmt has to be given for domestic payments.
2.44	[XOR]	++++ <EqvtAmt>	Item: Function: sUsage rule:	EquivalentAmount Amount expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. EqvtAmt may only be used in Foreign payments.
2.45	[1..1]	+++++ <Amt>	Item: Function: Format:	Amount Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. ActiveOrHistoricCurrencyAndAmount [†] , Total digits: 15, Fraction digits: 5.
2.46	[1..1]	+++++ <CcyOfTrf>	Item: Function: Format:	CurrencyOfTransfer Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account ActiveOrHistoricCurrencyCode [†]
2.77	[1..1]	+++ <CdtrAgt>	Item: Function: Usage rule:	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP.
6.1.0	[1..1]	++++ <FinInstnId>	Item: Function: Usage rule:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. Required by CGI-MP.
6.1.1	[1..1]	+++++ <BIC>	Item: Function: Format:	BIC Bank Identifier Code. BICIdentifier [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP
9.1.5	[0..1]	+++++ <StrtNm>	Item: Function: Format: Usage rule:	StreetName Street component of the postal address of the sender. Max35Text [†] Mandatory for foreign payments.
9.1.8	[0..1]	+++++ <TwnNm>	Item: Function: Format: Usage rule:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†] Mandatory for foreign payments.
6.1.17	[1..1]	+++++ <Ctry>	Item: Function: Format: Usage rule:	Country Nation with its own government. CountryCode [†] Required by CGI-MP.

2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP.
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor Format: Foreign payments, Max70Text [†] Domestic payments, Max35Text [†] Usage rule: Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAd>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP.
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†] Usage rule: Mandatory for foreign payments. May not be used for domestic payments.
9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†] Usage rule: Mandatory for foreign payments. May not be used for domestic payments.
9.1.9	[0..1]	+++++ <AdrLine>	Item: AddressLine Function: Address information in an unstructured form. Format: Max35Text [†] Usage rule: May only be used for domestic payments.
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP.
9.1.12	[0..1]	++++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party.
9.1.13	[0..1]	+++++ <Orgld>	Item: OrganisationIdentification Usage rule: Unique and unambiguous way to identify an organisation.
9.1.15	[0..1]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rule: May only be used for domestic payments. Mandatory for domestic TAXS payments, when CtgPurp/Cd = "TAXS" or when CdtrAcct IBAN contains characters "TREZ".
9.1.16	[0..1]	+++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Number, Total digit: 10, Fraction digit: 0 Usage rule: For tax payments this has to contain the Tax reference number (CUI code). Mandatory for domestic TAX payments.
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.

1.1.1	[1..1]	+++++ <IBAN>	Item:	IBAN
			Function:	The account identification in IBAN
			Format:	IBAN2007Identifier [†]
2.89	[0..1]	+++ <RgltryRptg>	Item:	RegulatoryReporting
			Function:	Information needed due to regulatory and statutory requirements.
			Usage rule:	May only be used in foreign payments. Mandatory for payments exceeding 50 000 EUR (or equivalent).
11.1.4	[1..1]	++++ <DtIs>	Item:	Details
			Function:	Set of elements used to provide details on the regulatory reporting information.
11.1.8	[1..1]	+++++ <Cd>	Item:	Code
			Function:	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.
			Format	rosta31 code (See RO General information.)
2.90	[0..1]	+++ <Tax>	Item:	Tax
			Function:	Set of elements used to provide details on the tax.
			Format:	Alphanumeric, max 13 characters
			Usage rule:	May only be used for domestic payments.
13.1.12	[0..1]	++++ <RefNb>	Item:	ReferenceNumber
			Function:	Tax reference information that is specific to a taxing agency.
			Format:	Max35Text [†]
			Usage rule:	Contains invoice number for special tax payments or remittance info.
2.88	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.89	[0..n]	++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Max35Text [†] for each occurrence.
			Usage rule:	Domestic payments: Maximum number of occurrences is 2. Foreign payments: Maximum number of occurrences is 3.

Example

Figure 6.2-1 RO domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating Id 123</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInft>
      <PmtInftId>1234561234ABCDEF</PmtInftId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <CtgyPurp>
          <Cd>TAXS</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>DebtorName</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>RO22TREZ0000061313123141</IBAN>
        </Id>
        <Ccy>RON</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>RNCBROBUXXX</BIC>
          <PstlAdr>
            <Ctry>SK</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>RNCBROBUXXX</BIC>
            <Nm>CreditorName</Nm>
            <PstlAdr>
              <Ctry>RO</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>CreditorName</Nm>
          <PstlAdr>
            <Ctry>RO</Ctry>
            <AdrLine>AddressInformation</AdrLine>
          </PstlAdr>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInft>
  </CstmrCdtTrfInittn>
</Document>
```

Figure 6.2-2 RO foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <Msgld>Id_101</Msgld>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50000</CtrlSum>
      <InitgPty>
        <Id>
          <Orgld>
            <Othr>
              <Id>Initiating Id 123</Id>
            </Othr>
          </Orgld>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>1234561234ABCDEF</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SDVA</Cd>
        </SvcLvl>
      </PmtTpInf>
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        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
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        </Id>
        <Ccy>RON</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
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        <PstlAdr>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </FinInstnId>
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      </DbtrAgt>
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        </PmtId>
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        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>GIBARS22XXX</BIC>
            <Nm>CreditorName</Nm>
            <PstlAdr>
              <StrtNm>CreditorAgentStreet</StrtNm>
              <TwnNm>CreditorAgentTown</TwnNm>
              <Ctry>RO</Ctry>
            </PstlAdr>
          </FinInstnId>
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    </PmtInf>
  </CstmrCdtTrfInittn>
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  <Cdtr>
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    <PstlAdr>
      <StrtNm>CreditorStreet</StrtNm>
      <TwnNm>CreditorTown</TwnNm>
      <Ctry>RO</Ctry>
    </PstlAdr>
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  </CdtrAcct>
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    </DtIs>
  </RgltryRptg>
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    </PmtInf>
  </CdtTrfTxInf>
</Document>

```

6.3 Statement (Banca Comerciala Romana S.A.)

General Remarks

Statements from Banca Comerciala Romana S.A. has the following special characteristics:

There are 2 levels of Transaction Code, namely

- SWIFT transaction code, found in Ntry/BkTxCd/Prtry/Cd). This is equivalent to MT940's Field 61, subfield 6 (Transaction Identification Code).
- GVC code, as listed below (found in TxDtIs/BkTxCd/Prtry/Cd).

Business code (GVC)	Booking text	Type
5	Direct debit intrabank	Credit
21	Cash collection	Credit + Debit
22	Cash collection correction	Credit + Debit
23	Cash deposit	Credit
35	Term deposit interest	Credit
36	Garnishment	Credit + Debit
37	Template payment cash	Credit
38	Cash pooling topping	Credit + Debit
39	Standing order	Credit + Debit
40	Equipment payments	Credit
42	Cash pooling sweeping	Credit + Debit
43	Card off us	Credit
44	Card on us	Credit
45	Template payment ATM	Credit
46	Template payment phone	Credit
47	Template payment EB	Credit
48	Direct debit interbank	Credit
49	Debit Instruments	Credit + Debit
50	Payment order interbank	Credit + Debit
51	Payment order intrabank	Credit + Debit
201	FCY Payment order	Credit + Debit
402	FX Forward	Credit + Debit
425	Foreign Exchange	Credit + Debit
426	FX TOM/SPOT	Credit + Debit
808	Other fees	Debit
823	Term Deposit	Credit + Debit
837	ON Deposit	Credit + Debit
838	Current account interest	Credit
839	ON Deposit Interest	Credit
840	Debit interest	Debit
999	Miscellaneous	Credit + Debit
999	Non of the above.	

- The first occurrence of the unstructured remittance information (TxDtIs/RmtInf/Ustrd), if it is present, is always the name of the counterparty; the debtor for a credit entry and the creditor for a debit entry.

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Statement Element (RO)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Banca Comerciala Romana S.A. Format: ISODateTime [†]
1.4	[0..1]	++ <MsgPgtn>	Item: MessagePagination Function: Set of elements used to provide details on the page number of the message.
8.1.0	[1..1]	+++ <PgNb>	Item: PageNumber Function: Page number in a multi-page statement. Format: Number, total digits: 5, fraction digit: 0. Usage rules: This corresponds to MT940, subfield 28, part II, Sequence number.
8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean
2.0	[1..1]	+ <Stmnt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Max35Text [†] Usage rules: This corresponds to field 20 of MT940. Banca Comerciala Romana S.A. will use only 16 char.

2.2	[1..1]	++ <ElctrncSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by the Banca Comerciala Romana S.A.. It is incremented for each report sent electronically. In the context of MT940 this corresponds to field :28: subfield 1 – statement number. Format: Number, total digits: 5, fraction digit: 0.
2.4	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the statement was created by Banca Comerciala Romana S.A.. Format: ISODate [†]
2.10	[1..1]	++ <Acct>	Item: Account Function: Details about the account, i.e., the account number in either IBAN or BBAN.
1.2.0	[1..1]	+++ <Id>	Item: Identification Function: To identify the account being reported. Usage rules: Either IBAN or Other/Id below is present. This is determined by Banca Comerciala Romana S.A..
1.2.1	[1..1]	++++ <IBAN>	Item: International Bank Account Number Function: To specify the account using IBAN. Format: IBAN2007Identifier [†] (Described at the beginning of this chapter.) Usage rules: If this is used Othr/Id will be absent.
1.2.2	[1..1]	++++ <Othr>	Item: Identification Function: To identify the account using a format other than IBAN.
1.2.3	[1..1]	+++++ <Id>	Item: Identification Function: The identifier for the above category. Format: BBANIdentifier [†] (Described at the beginning of this chapter.) Usage rules: If this is present IBAN is absent.
1.2.11	[1..1]	+++ <Ccy>	Item: Currency Function: Identification of the currency in which the account is held. Format: ActiveOrHistoricCurrencyCode [†] Usage rules: Required by CGI-MP.
1.2.56	[1..1]	+++ <Svcr>	Item: Servicer Function: Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. Usage rules: Required by CGI-MP.
1.2.57	[1..1]	++++ <FinInstId>	Item: FinancialInstitution Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1]	+++++ <BIC>	Item: Bank Identifier Code Function: Code allocated to financial institutions by the BIC Registration Authority. Format: BICIdentifier [†] Usage rules: Required by BANCA COMERCIALA ROMANA S.A..

2.23	[1..1]	++ <Bal>	Item:	Balance
			Function:	This is node set of elements used to indicate the various balance types at a specific point in time.
			Usage rules:	There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item:	Type
			Function:	Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item:	CodeOrProprietary
			Function:	Indicate whether the type is specified in ISO or proprietary code.
2.26	[1..1]	+++++ <Cd>	Item:	Code
			Function:	Indicate which of the 4 balance types as outlined above.
			Format:	Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item:	Amount (with currency <Ccy> as attribute).
			Function:	To indicate the amount of balance.
			Format:	ActiveOrHistoricCurrencyAndAmount [†]
			Usage rules:	This is always in the currency of the account.
2.35	[1..1]	+++ <CdtDbtInd>	Item:	CreditDebitIndicator
			Function:	To indicate whether the balance is a credit or debit amount.
			Format:	Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item:	Date
			Function:	The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item:	Date
			Function:	Date (without time component.)
			Format:	ISODate
2.76	[1..1]	++ <Ntry>	Item:	Entry
			Function:	This is a set of elements for specifying an entry in the statement. In MT940 this corresponds to one field 61, Statement Line.
2.77	[1..1]	+++ <NtryRef>	Item:	EntryReference
			Function:	This uniquely identifies the statement entry.
			Format:	Max35Text [†]
			Usage rules:	Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item:	Amount (with currency <Ccy> as attribute).
			Function:	Amount of money in the cash entry.
			Format:	ActiveOrHistoricCurrencyAndAmount [†]
2.79	[1..1]	+++ <CdtDbtInd>	Item:	CreditDebitIndicator
			Function:	To indicate whether the entry is a credit or debit amount.
			Format:	Code word. One of {CRDT, DBIT} for credit and debit respectively.
2.81	[1..1]	+++ <Sts>	Item:	Status
			Function:	Status of an entry on the books of the account servicer.
			Format:	Code word {BOOK, INFO, PDNG}.
			Usage rules:	BOOK is used always.
2.82	[1..1]	+++ <BookgDt>	Item:	BookingDate
			Function:	Date or and Date-time when an entry is posted to an account on the account servicer's books.
			Usage rules:	Required in CGI-MP.

4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without time component.) Format: ISODate [†] Usage rules: Date when an entry is posted to an account on the account servicer's books. This corresponds to Entry Date, field 61, of MT940.
2.83	[1..1]	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without time component.) Format: ISODate Usage rules: This corresponds to Value Date, field 61, of MT940.
2.84	[0..1]	+++ <AcctSvcrRef>	Item: AccountServiceReference Function: Unique reference as assigned by the account servicing institution to unambiguously identify the entry. Format: Max35Text [†] Usage rules: BANCA COMERCIALA ROMANA S.A. uses only 16 chars.
2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry.
2.97	[0..1]	++++ <Prtry>	Item: Proprietary Function: Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item: Code Function: The code with the abovementioned function. Format: Alphanumeric, max 3 chars. See listing of SWIFT Transaction Identification Codes in Chapter 1.
2.99	[1..1]	+++++ <Issr>	Item: Issuer Function: Indication of the issuer of the Bank Transaction Code Format: Max35Text [†] Usage rules: Required by CGI-MP. Must be "SWIFT".
2.135	[1..1]	+++ <NtryDtls>	Item: EntryDetails Function: Set of elements used to provide details on the entry. Usage rule: This is always present in a statement from BANCA COMERCIALA ROMANA S.A..
2.142	[1..n]	++++ <TxDtls>	Item: TransactionDetails Function: Set of elements used to provide information on the underlying transaction(s). Usage rule: This is always present in a statement from BANCA COMERCIALA ROMANA S.A..
2.143	[1..1]	+++++ <Refs>	Item: Reference Function: Set of elements used to provide the identification of the underlying transaction.

2.149	[0..1]	+++++ <Txld>	Item: TransactionIdentification Function: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Format: Alphanumeric, max 16 chars. Usage rules: This corresponds to MT940, field 61, subfield 7, field 61 (Reference for the account owner).
2.156	[1..1]	+++++ <AmtDtls>	Item: AmountDetails Function: Set of elements providing information on the original amount. Usage rules: Required by CGI-MP
2.1.9	[1..1]	+++++ <TxAmt>	Item: TransactionAmount Function: The amount in the account currency that has been transacted. Usage rules: Required by CGI-MP
2.1.10	[1..1]	+++++ <Amt>	Item: Amount (With currency <Ccy> as attribute). Function: The amount in the account currency that has been transacted. Format: ActiveOrHistoricCurrencyAndAmount [†] Usage rules: This corresponds to Banca Comerciala Romana S.A.'s MT940 field 61 subfield 5.
2.163	[1..1]	+++++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry. Usage rules: Required by Banca Comerciala Romana S.A..
2.169	[0..1]	+++++ <Prtry>	Item: Proprietary Function: The above code is Banca Comerciala Romana S.A. proprietary.
2.170	[1..1]	+++++ <Cd>	Item: Code Function: In the context of 2.163 this correspond to Banca Comerciala Romana S.A.'s Banking Transaction Type. Format: Numeric, max 3 integer digits. See GVC code under §0 – General Remarks. Usage rules: Equivalent to Banca Comerciala Romana S.A.'s MT940 field 86 subfield 10.
2.171	[1..1]	+++++ <Issr>	Item: Issuer Function: The issuing body of the code used to indicate the banking transaction code. Format: Max35Text [†] Usage rules: Required by CGI-MP.
2.199	[0..1]	+++++ <RltdPties>	Item: Related Parties Function: Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	+++++ <Dbtr>	Item: Debtor Function: Set of elements to describe the debtor.
9.1.0	[0..1]	+++++ <Nm>	Item: Name (of the Debtor) Function: The name of the debtor Format: Alphanumeric string. Max 27 chars long. Usage rules: Corresponds to Banca Comerciala Romana S.A.'s MT940, field 86, subfield 15 & 16, Ordering Party Name.
9.1.12	[0..1]	+++++ <Id>	Item: Identification Function: Unique and unambiguous identification for the account between the account owner and the account servicer.

9.1.13	[1..1]	+++++++ <OrgId>	Item: Function:	OrganisationIdentification Unique and unambiguous way to identify an organisation.
9.1.15	[0..n]	+++++++ <Othr>	Item: Function: Usage rules:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Only 1 occurrence is used.
9.1.16		+++++++ <Id>	Function: Format: Usage rules:	Identification assigned by an institution. Numeric, max 13 digits. Corresponds to Banca Comerciala Romana S.A.'s MT940, field 86, subfield 11 Ordering Party's Fiscal Code.
2.202	[0..1]	+++++++ <DbtrAcct>	Item: Function:	Debtor's A/c Set of elements to identify the debtor's account.
1.1.0	[1..1]	+++++++ <Id>	Item: Function: Usage rules:	Identification To identify the account. This corresponds to Banca Comerciala Romana S.A.'s MT940 field 86 subfield 14 (Ordering Party's A/c).
1.1.1	[XOR]	+++++++ <IBAN>	Item: Function: Format: Usage rules:	International Bank Account Number The bank account number of the debtor. IBAN2007Identifier [†] (Described at the beginning of this chapter.) Either this element or 2.202/1.1.2 is present but not both.
1.1.2	[XOR]	+++++++ <Othr>	Item: Function: Usage rules:	Other type of identification An alternative means to identify the account Either this element or 2.202/1.0.1 is present but not both.
1.1.3	[1..1]	+++++++ <Id>	Item: Function: Format: Usage rules:	Identification The bank account number of the debtor. BBANIdentifier [†] (Described at the beginning of this chapter.) Either this element or 2.202/1.1.1 is present but not both.
2.204	[0..1]	+++++++ <Cdtr>	Item: Function:	Creditor Set of elements to describe the creditor.
9.1.0	[0..1]	+++++++ <Nm>	Item: Function: Format: Usage rules:	Name The name of the creditor. Alphanumeric string. Max 27 chars long. This corresponds to Banca Comerciala Romana S.A.'s MT940 field 86 subfield 15 and 16 Beneficiary Name.
9.1.12	[0..1]	+++++++ <Id>	Item: Function:	Identification Unique and unambiguous identification for the account between the account owner and the account servicer.
9.1.13	[1..1]	+++++++ <OrgId>	Item: Function:	OrganisationIdentification Unique and unambiguous way to identify an organisation.
9.1.15	[0..n]	+++++++ <Othr>	Item: Function: Usage rules:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Only 1 occurrence is used.

9.1.16		+++++++ <ld>	Item: Other Function: Identification assigned by an institution. Format: Numeric, max 13 digits. Usage rules: Corresponds to Banca Commerciale Romana S.A.'s MT940, field 86, subfield 11 Beneficiary's Fiscal Code.
2.205	[0..1]	+++++++ <CctrAcct>	Item: Identification (of the Creditor's A/c) Function: Set of elements to identify the creditor's account.
1.1.0	[1..1]	+++++++ <ld>	Item: Identification Function: To identify the account. Usage rules: This corresponds to Banca Commerciale Romana S.A.'s MT940 field 86 subfield 14 (Beneficiary's A/c).
1.1.1	[XOR]	+++++++ <IBAN>	Item: International Bank Account Number Function: The bank account number of the creditor. Format: IBAN2007Identifier [†] (Described at the beginning of this chapter.) Usage rules: Either this element or 2.205/1.1.3 is present but not both.
1.1.2	[XOR]	+++++++ <Othr>	Item: Other type of identification Function: An alternative means to identify the account Usage rules: Either this element or 2.202/1.0.1 is present but not both.
1.1.3	[1..1]	+++++++ <ld>	Item: Identification Function: The bank account number of the debtor. Format: BBANIdentifier [†] (Described at the beginning of this chapter.) Usage rules: Either this element or 2.205/1.1.1 is present but not both.
2.234	[0..1]	+++++ <RmtInf>	Item: RemittanceInformation Function: Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
2.235	[0..7]	+++++ <Unstrd>	Item: Unstructured Function: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Format: Each occurrence has 27 chars alphanumeric max. Usage rules: Corresponds to Banca Commerciale Romana S.A.'s MT940, field 86, subfields 4 – 10, Details of Payment. The first occurrence is the payment order number; the same value is present in TxDtIs/Refs/TxId.
2.314	[0..1]	+++ <AddtlNtryInf>	Item: AdditionalEntryInformation Function: Further details of the entry. Format: Alphanumeric max 500 chars. Banca Commerciale Romana S.A. will use max 34 chars. Usage rules: This corresponds to Banca Commerciale Romana S.A.'s MT940 field 61 subfield 9 (Supplementary Details).

Example

Figure 6.3-1 RO statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

Part 1 of 3

```
<BkToCstmrStmt>
  <GrpHdr>
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        </FinInstnId>
      </Svcr>
    </Acct>
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    </CdOrPrtry>
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  </Dt>
</Bal>
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Part 2 of 3

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    </Dt>
  </Bal>
  <Bal>
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      </CdOrPrtry>
    </Tp>
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    </Dt>
  </Bal>
```

Part 3 of 3

```
<Ntry>
  <NtryRef>aMaximum35CharsString</NtryRef>
  <Amt Ccy="RON">5000</Amt>
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  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2015-05-28</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2016-05-28</Dt>
  </ValDt>
  <AcctSvcrRef>a16charsMaxErsteRef</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
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      <Issr>SWIFT</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
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      </Refs>
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        </TxAmt>
      </AmtDtls>
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      </BkTxCd>
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              </Othr>
            </OrgId>
          </Id>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
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            </Othr>
          </Id>
        </CdtrAcct>
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      <RmtInf>
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        <Ustrd>UnstructuredRemittanceInfo_02</Ustrd>
        <Ustrd>UnstructuredRemittanceInfo_03</Ustrd>
        <Ustrd>UnstructuredRemittanceInfo_04</Ustrd>
        <Ustrd>UnstructuredRemittanceInfo_05</Ustrd>
        <Ustrd>UnstructuredRemittanceInfo_06</Ustrd>
        <Ustrd>UnstructuredRemittanceInfo_07</Ustrd>
      </RmtInf>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>TheSupplementaryDetailsOfMT940</AddtlNtryInf>
</Ntry>
</Stmt>
</BkToCstmrStmt>
```

7 RS – Erste Bank a.d. Novi Sad

7.1 Sebia-specific Information

Serbian BBAN and IBAN

BBAN	
BBAN structure	3!n13!n2!n
BBAN length	18!n
Bank identifier position within the BBAN	Positions 1-3
Bank identifier length	3!n
Bank identifier example	260
BBAN example	260005601001611379
IBAN	
IBAN structure	RS2!n3!n13!n2!n
IBAN length	22!c
IBAN electronic format example (Check Iban)	RS35260005601001611379
IBAN print format example	RS35 2600 0560 1001 6113 79

Codes Of Payment for Domestic Payments

7.1.1.1 Classification by type of payment

1	Cash	Cash payments to the account and from the account
2	Noncash	Transfer (payment and other transfers) from one account into another
3	Clearing	Clearing payments
9	Rebooking	Recovery on account of overpaid or erroneously paid funds

7.1.1.2 Classification by basis of payment

Transactions in the turnover of goods and services

20	Turnover of goods and services – intermediary consumption	Payments for goods, raw materials, production services, fuel, lubricants, energy, purchase of farm products, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services
21	Turnover of goods and services – final consumption	Payment for goods, raw materials, materials, production services, fuel, lubricants, energy, purchase of farm products, rents, membership fees, settlement of liabilities to public companies that are not prescribed for other goods and services (including the payment of all fees and compensations), except for investments – final consumption
22	Services of public companies	Payments of prescribed fees to public companies
23	Investment into plants and equipment	Payments on account of the construction of plants and procurement of equipment (purchase price, delivery, assembly, etc.)
24	Investments – other	Payments for investments, except investments into plants and equipment
25	Rents	Rents for the use of real estate and moveable items in state ownership, charges for other services that qualify as public revenues
26	Rents	Rents for the use of real estate and moveable items subject to taxation by law
27	Subsidies, vacation supplements and premiums from special accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from the consolidated account of the treasury or funds and agencies of mandatory social insurance
28	Subsidies, vacation supplements and premiums from other accounts	Payment, collection, transfer and calculation of subsidies, vacation supplements and premiums from other accounts
31	Customs and other import duties	Payment, collection, transfer from accounts and calculation of settlement of customs and other import duties (customs and other public revenues collected by the Customs Authority as bulk payments in its evidence account)

Allocation transactions

40	Salaries and other allowances of employees	Earnings; entrepreneurs' own earnings; difference in the earnings of persons appointed to public office for the duration of their mandate; agreed compensation for period and temporary work, as well as taxable earnings on account of: public transportation benefits, per diems and business trip traveling expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards
41	Non-taxable earnings of employees, social and other allowances exempt from tax and wage garnishment	Non-taxable earnings of employees on account of: public transportation benefits, per diems and business trip traveling and accommodation expenses in the country and abroad, per diems for Serbian Army employees, solidarity allowance in case of illness, rehabilitation or disability of an employee or his family members, for New Year and Christmas presents for children of employees and for service awards; Social and other allowances exempt from tax pursuant to the law governing citizen income tax, except for allowances for volunteering; Wage garnishment on account of loans, membership fees and other legal, administrative or other deductions
42	Earnings payable by the employer	Compensation of earnings on account of being temporarily unable to work having suffered an injury in the workplace or having an occupation-related condition, which is payable by the employer from the first day of the sick leave until its end; Compensation of earnings for the employee who is temporarily unable to work for up to 30 days because of an illness or an injury outside the workplace, or because of a medical condition or pregnancy-related complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick family member, except for a child under three years, if the employee was designated to escort a sick person pursuant to the law governing health insurance

		matters; Compensation of earnings for the duration or a paid leave during downtime, or during reduced volume of work which occurred without any fault on the part of the employee, pursuant to Article 116 of the Law on Labour
44	Earnings via youth and student cooperatives	Pay-outs to members of the cooperative from the cooperative's account
45	Pensions	Amount of pension paid to pensioners or transferred to their current accounts with banks or other financial organisations, except pay-outs in cash
46	Deductions from pensions	Deductions on account of garnishments for credits, membership fees and other legal, administrative and other deductions
47	Earnings payable by other payers	Compensation of earnings for sick leave exceeding 30 days in case of temporary inability to work for more than 30 days because of an illness or an injury outside the workplace, or because of a medical condition or pregnancy-related complications, or if mandatory quarantine was ordered for the employee, or if the employee needs to take care of a sick member of immediate family, except for a child under three years, if the employee was designated to escort a sick person; Compensation of earnings for sick leave exceeding 30 days in case of temporary inability to work because of tissue or organ donation or care for a child under three years of age; Compensation of earnings during maternity leave, or in case of absence to care for a child, or absence to provide special care for a child
48	Earnings of natural persons from capital or other ownership rights	Interests, dividends and shares in profit, yield from an investment unit of an open-end investment fund, earnings from renting real estate and movable property, earnings from property rights over a copyright work, or industrial property rights, earnings from insurance
49	Other earnings of natural persons	Earnings from agreed fee for a copyright work, earnings of athletes or sport experts, earnings from a special services contract and other earnings of natural persons not listed in codes 40 through 48
53	In-payments of public revenues except post-deduction taxes and contributions	In-payments of public revenues such as taxes, except contributions after deduction, duties, awards, etc.
54	In-payments of taxes and contributions after deduction	In-payments of taxes and contribution which the payer is obligated to calculate, abolish and pay into the mandatory single account no later than on the day of the payment of earnings to a natural person after deduction
57	Refund of overcharged or erroneously collected current revenues	Transfer of funds from the in-payment current revenue account to the taxpayer's account on the grounds of overcharged or erroneously collected current revenues
58	Rebooking of overpaid or erroneously paid current revenues	Transfer of funds from one in-payment current revenue account to another on the grounds of overpaid or erroneously paid current revenues

Transfers

60	Insurance premium and indemnity	Insurance premium, reinsurance, indemnity
61	Public revenue allocation	Allocation of taxes, contributions and other current revenues paid to beneficiaries
62	Transfers within state organs	Transfer within the account and subaccount of the treasury, transfer of funds to budget beneficiaries, payments under the government social safety net programme
63	Other transfers	Transfers within the same legal person and other transfers, allocations from joint income
64	Transfer of budget funds to provide for the refund of overcharged current revenues	Transfer of budget funds to the in-payment current revenue account from which refund should be made to the taxpayer
65	In-payment of takings	In-payment of daily takings
66	Cash out-payments	All cash payments from accounts of legal entities and individual entrepreneurs

Financial transactions

70	Short-term lending	Transfer of funds on account of short-term credit extension
71	Long-term lending	Transfer of funds on account of long-term credit extension
72	Interest received	Interest received on credit
73	Placing funds in time deposits	
75	Other investments	Sale and purchase of equity securities, purchase of capital in the process of privatisation pursuant to the law governing privatisation, and purchase of shares from the Republic of Serbia Share Fund, interbank investments (securities, loans)
76	Repayment of short-term credits	
77	Repayment of long-term credits	
78	Withdrawal of time deposits	
79	Interest paid	Interest paid on deposits
80	Security discounting	
81	Founders' loans for liquidity purposes	Disbursement of loans to legal entities made by natural person founders
82	Repayment of founders' loans for liquidity purposes	Repayment by legal entities of loans made by natural person founders thereto
83	Collection of citizens' cheques	
84	Payment cards	
85	Exchange transactions	
86	Purchase and sale of foreign currencies	
87	Grants and sponsorships	Payments from funds of banks and other legal entities pursuant to international regulations
88	Grants	Grants from international agreements
89	Transactions by order of citizens	
90	Other transactions	

7.2 Payment (Erste Bank a.d. Novi Sad)

General Remarks

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide – Domestic

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Implication of Using A Single “Payment Information” Block <PmtInf> per pain.001

The following explains why URGENT and NORMAL payments must be sent in two separate pain.001 documents: For Erste Bank domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. Urgency of payments (represented by the element ServiceLevel, <SvcLvl>) must be given at the block level, per <PmtInf> to be precise. In other words, Erste Bank ignores urgency indicator at transaction level (in <CdtTrfTxInf> level). This renders all the transactions in a pain.001 document being in one single block, from one single debtor account and sharing the same urgency.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: m is the minimum and it can be 0 or 1 and n is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment RS (Domestic)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]

1.2	[1..1]	++ <CreDtTm>	Item: Function: Format:	CreationDateTime The date of time when this message is created. ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: Function: Format:	NumberOfTransactions The count of the total transactions in this message. Numeric, maximum length is 15.
1.8	[1..1]	++ <InitgPty>	Item: Function:	InitiatingParty Party that initiates the payment.
9.1.12	[1..1]	+++ <Id>	Item: Function: Usage rule:	Identification Identification of a Party that initiates the payment. Required by CGI-MP.
9.1.13	[1..1]	+++ <OrgId>	Item: Function: Usage rule:	OrganisationIdentification Unique and unambiguous way to identify an organisation Required by CGI-MP
9.1.14	[XOR]	++++ <BICOrBEI>	Item: Function: Format:	BICOrBEI Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking AnyBICIdentifier [†]
9.1.15	[XOR]	++++ <Othr>	Item: Function:	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++ <Id>	Item: Function: Format:	Identification Identification assigned by an institution. Max35Text [†]
2.0	[1..1]	+ <PmtInf>	Item: Function:	PaymentInformation Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item: Function: Format:	PaymentInformationIdentification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Alphanumeric, max 16 chars.
2.2	[1..1]	++ <PmtMtd>	Item: Function: Format: Usage rules:	PaymentMethod Specifies the means of payment that will be used to move the amount of money. PaymentMethod3Code [†] CGI-MP limites the value to "TRF".
2.6	[1..1]	++ <PmtTplnf>	Function: Usage rule:	Set of elements used to further specify the type of transaction. Required by CGI-MP.
2.8	[1..1]	+++ <SvcLvl>	Item: Function: Usage rule:	ServiceLevel Agreement under which or rules under which the transaction should be processed. Required by CGI-MP.
2.9	[1..1]	++++ <Cd>	Item: Function: Format: Usage rule:	Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. ExternalServiceLevel1Code [†] Allowed values are {NURG, URGP}.

2.14	[1..1]	+++ <CtgyPurp>	Item: Category purpose Function: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage rules: Required by Erste Bank a.d. Novi Sad.
2.16	[1..1]	++++ <Prtry>	Item: Proprietary Function: Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Format: Number, exactly 3 digits. See "Codes of Payments" of RS at the beginning of the chapter.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†]
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Max35Text [†] Usage rule: Required by CGI-MP
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP.
9.1.5	[0..1]	++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]
9.1.8	[0..1]	++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Usage rule: According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.0	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.2	[1..1]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	+++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Alphanumeric, max 19. (e.g., 840-000000071111119) Usage rule: For domestic payments in RS IBAN must not be used.

1.1.8	[1..1]	+++ <Tp>	Item: Function:	Type Specifies the nature, or use of the account.
1.1.9	[1..1]	++++ <Ptry>	Item: Function: Format: Usage rule:	Proprietary Type of account. Code, one digit, one of {1, 2}. 1=APP, 2=transaction account.
1.1.11	[1..1]	+++ Ccy	Item: Function: Format: Usage rule:	Currency Account currency of account. ActiveOrHistoricCurrencyCode [†] Required by CGI-MP. Value must be RSD.
2.77	[1..1]	++ <DbtrAgt>	Item: Function: Usage rule:	DebtorAgent Financial institution servicing an account for the debtor. Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: Function: Format: Usage rules:	BIC Bank Identifier Code. BICIdentifier [†] Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.
6.1.17	[1..1]	+++++ <Ctry>	Item: Function: Format: Usage rule:	Country Nation with its own government. CountryCode [†] Required by CGI-MP.
2.27	[1..n]	++ <CdrTrfTxInf>	Item: Function:	CreditTransferTransactionInformation Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item: Function:	PaymentIdentification Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item: Function: Format:	EndToEndIdentification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Alphanumeric, max 24 characters.
2.42	[1..1]	+++ <Amt>	Item: Function:	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges.
2.43	[1..1]	++++ <InstdAmt>	Item: Function: Format:	InstructedAmount Amount expressed in the currency as ordered by the initiating party. ActiveOrHistoricCurrencyAndAmount [†] Total digits: 15, Fraction digits: 2. Currency must be "RSD".
2.77	[1..1]	+++ <CdtrAgt>	Item: Function: Usage rule:	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP.

6.1.0	[1..1]	++++ <FinInstnId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code.
			Format:	BICIdentifier [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.
			Usage rule:	Required by CGI-MP.
6.1.17	[1..1]	++++++ <Ctry>	Item:	Country
			Function:	Nation with its own government.
			Format:	CountryCode [†]
			Usage rule:	Required by CGI-MP.
2.79	[1..1]	+++ <Cdtr>	Item:	Creditor
			Function:	Party to which an amount of money is due.
			Usage rule:	Required by CGI-MP.
9.1.0	[1..1]	++++ <Nm>	Item:	Name
			Function:	Name of Creditor.
			Format:	Max35Text [†]
			Usage rule:	Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item:	PostalAddress
			Function:	Postal address of creditor.
			Usage rule:	Required by CGI-MP.
9.1.5	[0..1]	+++++ <StrtNm>	Item:	StreetName
			Function:	Street component of the postal address of the sender.
			Format:	Max35Text [†]
9.1.8	[0..1]	+++++ TwnNm>	Item:	TownName
			Function:	Name of a built-up area, with defined boundaries, and a local government.
			Format:	Max35Text [†]
9.1.10	[1..1]	+++++ Ctry>	Item:	Country
			Function:	Name of the country
			Format:	CountryCode [†]
			Usage rule:	Required by CGI-MP.
2.80	[1..1]	+++ <CdtrAcct>	Item:	CreditorAccount
			Function:	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
			Usage rule:	Required by CGI-MP.
1.1.0	[1..1]	++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.

1.1.2	[1..1]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Only 1 occurrence is used. May contain BBAN (as described at the beginning of this chapter.)
1.1.3	[1..1]	++++++ <Id>	Item: Identification Function: The account identification in legacy format Format: Alphanumeric, maximum of 21 characters. Usage rule: For domestic payments in RS IBAN is not used. If the customer sends Payments with IBAN are rejected. Account number can be maximum 21 characters (maximum 18 numbers and maximum 3 dashes "-"). Payments with account number of more than 21 character are rejected.
1.1.8	[1..1]	++++ <Tp>	Item: Type Function: Specifies the nature, or use of the account.
1.1.9	[1..1]	+++++ <Ptry>	Item: Proprietary Function: Type of account. Format: Code, one digit, one of {1, 2}. Usage rule: 1=APP, 2=transaction account.
2.86	[0..1]	+++ <Purp>	Item: Purpose Function: This indicates the underlying reason for the payment transaction.
2.88	[1..1]	++++ <Prtry>	Item: Proprietary Function: Proprietary code to indicate the type of payment order. Format: Code, one digit, one of {1, 2, 3 4} Usage rules: This corresponds to the Halcom DPS's TIPNALOGA with the options, 1=payment order, 2=general payment, 3=special payment, 4=compensation
2.90	[1..1]	+++ <RmtInf>	Item: RemittanceInformation Function: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.100	[1..1]	++++ <Strd>	Item: Structured Function: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.120	[0..1]	+++++ <CdtrRefInf>	Item: CreditorReferenceInformation Function: Reference information provided by the creditor to allow the identification of the underlying documents.
2.126	[1..1]	++++++ <Ref>	Item: Reference Function: Reference number of the beneficiary. Format: Alphanumeric max. 24 chars.
2.129	[1..1]	+++++ <AddtlRmtInf>	Item: AdditionalRemittanceInformation Function: Additional information, in free text form, to complement the structured remittance information. Format: Aphanumeric, max 140 chars. Usage Rule: Description in free text on the purpose of payment.

Usage Guide – Foreign

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment RS (Foreign)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Alphanumeric, max 16 chars.
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Number, Total digits: 15, Fraction digits: 0.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Identification of a Party that initiates the payment. Usage rule: Required by CGI-MP.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP .
9.1.14	[0..1]	+++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]
9.1.15	[0..1]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

9.1.16	[1..1]	+++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text [†]
2.0	[1..1]	+ <PmtInf>	Item:	PaymentInformation
			Function:	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item:	PaymentInformationIdentification
			Function:	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
			Format:	Alphanumeric, max 25 chars.
2.2	[1..1]	++ <PmtMtd>	Item:	PaymentMethod
			Function:	Specifies the means of payment that will be used to move the amount of money.
			Format:	PaymentMethod3Code [†]
			Usage rules:	CGI-MP limites the value to "TRF".
2.6	[1..1]	++ <PmtTpInf>	Item:	PaymentTypeInformation
			Function:	Set of elements used to further specify the type of transaction.
			Usage rule:	PmtTpInf is required by CGI-MP.
2.8	[1..1]	+++ <SvcLvl>	Item:	ServiceLevel
			Function:	Agreement under which or rules under which the transaction should be processed.
2.9	[1..1]	++++ <Cd>	Item:	Code
			Function:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			Format:	ExternalServiceLevel1Code [†]
			Usage rule:	Only Non-Urgent payments are possible, thus value is limited to "NURG".
2.17	[1..1]	++ <ReqdExctnDt>	Item:	RequiredExecutionDate
			Function:	Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited.
			Format:	ISODate [†]
			Usage rule:	Must not be in the past.
2.19	[1..1]	++ <Dbtr>	Item:	Debtor
			Function:	Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item:	Name
			Function:	The name of the debtor.
			Format:	Max35Text [†]
			Usage rule:	Required by CGI-MP.
9.1.1	[1..1]	+++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.
			Usage rule:	Required by CGI-MP.
9.1.5	[0..1]	++++ <StrtNm>	Item:	StreetName
			Function:	Street component of the postal address of the sender.
			Format:	Max35Text [†]
9.1.8	[0..1]	++++ <TwnNm>	Item:	TownName
			Function:	Name of a built-up area, with defined boundaries, and a local government.
			Format:	Max35Text [†]

9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] Usage rule: Required by CGI-MP.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party.
9.1.13	[1..1]	++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation.
9.1.15	[1..1]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max8Text [†] Usage rule: Has to contain company identification number.
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Usage rule: According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Use of this element excludes the presence of 1.1.3 below.
1.1.2	[XOR]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Use of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	+++++ <Id>	Item: Identification Function: Account number in a non-IBAN format Format: Alphanumeric, max 34 characters.
1.1.11	[1..1]	++++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] Usage rule: Required by CGI-MP.
2.77	[1..1]	++ <DbtrAgt>	Item: DebtorAgent Function: Financial institution servicing an account for the creditor. Usage rule: Required by CGI-MP.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†]
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rule: Required by CGI-MP. Please note that other child elements than Ctry are stated to be ignored according to CGI-MP.

6.1.17	[1..1]	++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP
2.24	[0..1]	++ ChrgBr	Item: ChargeBearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: Allowed values: CRED, DEBT, SHAR. Usage rule: Possible values: SHAR, CRED, DEBT. If element is not given, it is treated as SHAR. SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.
2.27	[1..n]	++ <CdtTrfTxInf>	Item: CreditTransferTransactionInformation Function: Set of elements used to provide information on the individual transaction(s) included in the message.
2.30	[1..1]	+++ <PmtId>	Item: PaymentIdentification Function: Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item: EndToEndIdentification Function: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Alphanumeric, max 24 chars.
2.42	[1..1]	+++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges. Format: ActiveOrHistoricCurrencyAndAmount. Note: Decimal separator is a dot. Usage rule: Either child element InstdAmt or EqvtAmt is mandatory and may not be present at the same time.
2.43	[XOR]	++++ <InstdAmt>	Item: InstructedAmount Function: Amount expressed in the currency as ordered by the initiating party. Format: Used with XML Attribute 'Ccy' (Currency). CurrencyAmount max total digits is 18.
2.44	[XOR]	++++ <EqvtAmt>	Item: EquivalentAmount Function: Amount expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.
2.45	[1..1]	+++++ <Amt>	Item: Amount Function: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency. Format: CurrencyAndAmount [†]
2.46	[1..1]	+++++ <CcyOfTrf>	Item: CurrencyOfTransfer Function: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account Format: ActiveOrHistoricCurrencyCode [†]
2.71	[0..1]	+++ <IntrmyAgt1>	Item: IntermediaryAgent1 Function: Agent between the debtor's agent and the creditor's agent.

6.1.0	[1..1]	++++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[0..1]	+++++ <BIC>	Item: Function: Format:	BIC Bank Identifier Code. BICIdentifier [†]
6.1.7	[1..1]	+++++ <Nm>	Item: Function: Format:	Name Name by which an agent is known and which is usually used to identify that agent. Max35Text [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item: Function:	PostalAddress Information that locates and identifies a specific address, as defined by postal services.
9.1.5	[0..1]	++++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†]
9.1.8	[0..1]	++++++ <TwnNm>	Item: Function: Format:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†]
6.1.17	[1..1]	++++++ <Ctry>	Item: Function: Format:	Country Nation with its own government. CountryCode [†]
2.72	[0..1]	+++ <IntrmyAgt1Acct>	Item: Function:	IntermediaryAgent1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.
1.1.10	[1..1]	++++ <Id>	Item: Function:	Identification Identification assigned by an institution.
1.1.1	[1..1]	+++++ <IBAN>	Item: Function: Format:	IBAN The account identification in IBAN IBAN2007Identifier [†]
2.77	[1..1]	+++ <CdtrAgt>	Item: Function: Usage rule:	CreditorAgent Financial institution servicing an account for the creditor. Required by CGI-MP
6.1.0	[1..1]	++++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: Function: Format:	BIC Bank Identifier Code. BICIdentifier [†]
6.1.7	[1..1]	+++++ <Nm>	Item: Function: Format:	Name Name by which an agent is known and which is usually used to identify that agent. Max35Text [†]
6.1.8	[1..1]	+++++ <PstlAdr>	Item: Function: Usage rule:	PostalAddress Information that locates and identifies a specific address, as defined by postal services. Required by CGI-MP.
9.1.5	[0..1]	++++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†]

9.1.8	[0..1]	++++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
6.1.17	[1..1]	++++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.79	[1..1]	+++ <Cdtr>	Item: Creditor Function: Party to which an amount of money is due. Usage rule: Required by CGI-MP.
9.1.0	[1..1]	++++ <Nm>	Item: Name Function: Name of Creditor. Format: Max35Text [†] Usage rule: Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of creditor Usage rule: Required by CGI-MP
9.1.5	[0..1]	+++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]
9.1.8	[0..1]	+++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]
9.1.10	[1..1]	+++++ <Ctry>	Item: Country Function: Name of the country. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Usage rule: Required by CGI-MP. According to ISO 20022 schema either Id/IBAN or Id/Othr/Id must be present, not both.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] (Described at the beginning of this chapter.) Usage rule: Use of this element excludes the presence of 1.1.3 below.
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Usage rules: Use of this element excludes the presence of 1.1.1 above.
1.1.3	[1..1]	++++++ <Id>	Item: Identification Function: Account number in a non-IBAN format Format: Alphanumeric, max 34 characters
2.82	[0..1]	+++ <InstrForCdtrAgtf>	Item: InstructionForCreditorAgent Function: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

2.84	[0..1]	++++ <InstrInf>	Item:	InstructionInformation
			Function:	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community
			Format:	Max70Text [†]
2.88	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.89	[0..1]	++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Max140Text [†]
2.100	[0..7]	++++ <Strd>	Item:	Structured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
2.120	[0..1]	+++++ <CdtrRefInf>	Item:	CreditorReferenceInformation
			Function:	Reference information provided by the creditor to allow the identification of the underlying documents.
2.126	[1..1]	++++++ <Ref>	Item:	Reference
			Function:	Reference number of the beneficiary
			Format:	Alphanumeric, max 25 chars.
2.129	[0..1]	+++++ <AddtlRmtInf>	Item:	AdditionalRemittanceInformation
			Function:	Additional information, in free text form, to complement the structured remittance information.
			Format:	Alphanumeric, max 140 chars.
			Usage rule:	This field is used for statistical information. Due to technical limitations this field contains four pieces of different information: description of statistical line (<i>Alphanumeric, max 70 chars</i>) amount of the statistical line (<i>Numeric, max 16 chars</i>) payment code (<i>VP70 statistics code, 3 chars</i>) Credit registry number (<i>optional, alphanumeric, max 11 chars</i>).
				Please use delimiter # to separate each type of information from each other. Maximum of 7 statistical lines may be given. These lines are to be given as additional Strd occurrences.
			XML examples of this information (end-tags omitted):	
			<Strd>AddtlRmtInf>Invoice number 1-2015#300000#112##	
			<Strd>AddtlRmtInf>Transport costs for invoice 1-2015#10000#205##	

Example

Figure 7.2-1 RS domestic payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>Initiating Id 123</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>1000008S959Y9X8G</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <CtgyPurp>
          <Prtry>120</Prtry>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2015-03-11</ReqdExctnDt>
      <Dbtr>
        <Nm>Name</Nm>
        <PstlAdr>
          <StrtNm>Street</StrtNm>
          <TwnNm>Town</TwnNm>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>340-00000002479444</Id>
          </Othr>
        </Id>
        <Tp>
          <Prtry>2</Prtry>
        </Tp>
        <Ccy>RSD</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBARS22BXX</BIC>
          <PstlAdr>
            <Ctry>RS</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1234-5678-9012-34567890</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="RSD">100</InstdAmt>
        </Amt>
        <CtrAgt>
          <FinInstnId>
            <BIC>GIBARS22BXX</BIC>
            <PstlAdr>
              <Ctry>RS</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Figure 7.2-2 RS foreign payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>GIBARS22XXX</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Pmtld_101</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>Name of debtor</Nm>
        <PstlAdr>
          <StrtNm>Name of street</StrtNm>
          <TwnNm>Name of town</TwnNm>
          <Ctry>RS</Ctry>
        </PstlAdr>
        <Id>
          <OrgId>
            <Othr>
              <Id>11537940</Id>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>340000000002479444</Id>
          </Othr>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBARS22XXX</BIC>
          <PstlAdr>
            <Ctry>RS</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>NDEAFIHH</BIC>
            <Nm>Nordea</Nm>
            <PstlAdr>
              <Ctry>FI</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of Creditor</Nm>
          <PstlAdr>
            <StrtNm>Street</StrtNm>
            <TwnNm>Town</TwnNm>
            <Ctry>FI</Ctry>
          </PstlAdr>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInf>
    <AddtlRmtInf>
      <Strd>
        <AddtlRmtInf>Invoice number 1-2015#300000#112##
      </Strd>
      <AddtlRmtInf>
        <Strd>
          <AddtlRmtInf>Transport costs for invoice 1-2015#10000#205##
        </Strd>
      </AddtlRmtInf>
    </AddtlRmtInf>
  </CstmrCdtTrfInittn>
</Document>
  <CdtrAcct>
    <Id>
      <IBAN>FI3329501800008512</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Payment details</Ustrd>
  </RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ref>1143564</Ref>
    </CdtrRefInf>
  </Strd>
</Document>

```

7.3 Statement (Erste Bank a.d. Novi Sad.)

General Remarks

Here below are the notable characteristics of statements by Erste Bank a.d. Novi Sad.

- No bulking is used – One statement entry corresponds to one transaction.
- EndToEndId (End-to-end Identification) and TxId (Transaction Identification) are identical.
- Name of debtor and creditor are given
- Same statement layout is used for all kinds of payments, domestic or cross-border.

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (RS)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Erste Bank a.d. Novi Sad. Format: ISODateTime [†]
1.4	[0..1]	++ <MsgPgntn>	Item: MessagePagination Function: Set of elements used to provide details on the page number of the message.
8.1.0	[1..1]	+++ <PgNb>	Item: PageNumber Function: Page number in a multi-page statement. Format: Number, Total digits: 5, Fraction digits: 0. Usage rules: This corresponds to the sequence number part of field :28: in the MT940.
8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean

2.0	[1..1]	+ <Stmt>	Item:	Statement
			Function:	Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item:	Identifier
			Function:	Unique identifier of this statement. This corresponds to field 20 of MT940.
			Format:	Max35Text [†]
			Usage rules:	Erste Bank a.d. Novi Sad will use only 16 char.
2.2	[1..1]	++ <ElctrncSeqNb>	Item:	ElectronicSequenceNumber
			Function:	Sequential number of the report, assigned by the Erste Bank a.d. Novi Sad. It is incremented for each report sent electronically.
			Format:	Number, Total digits: 5, Fraction digits: 0.
			Usage rules:	In the context of MT940 this corresponds to field :28: subfield 1 – statement number.
2.4	[1..1]	++ <CreDtTm>	Item:	CreationDateTime
			Function:	Date and time at which the statement was created by Erste Bank a.d. Novi Sad.
			Format:	ISODate [†]
2.10	[1..1]	++ <Acct>	Item:	Account
			Function:	Details about the account, i.e., the account number in either IBAN or BBAN.
1.2.0	[1..1]	+++ <Id>	Item:	Identification
			Function:	To identify the account being reported.
			Usage rules:	Either IBAN or Other/Id below is present. This is determined by Erste Bank a.d. Novi Sad.
1.2.1	[1..1]	++++ <IBAN>	Item:	International Bank Account Number
			Function:	To specify the account using IBAN.
			Format:	IBAN2007Identifier [†] (Described at the beginning of this chapter.)
			Usage rules:	If this is used Othr/Id will be absent.
1.2.2	[1..1]	++++ <Othr>	Item:	Identification
			Function:	To identify the account using a format other than IBAN.
1.2.3	[1..1]	+++++ <Id>	Item:	Identification
			Function:	The identifier for the above category.
			Format:	BBANIdentifier [†] (Described at the beginning of this chapter.)
			Usage rules:	If this is present IBAN is absent.
1.2.11	[1..1]	+++ <Ccy>	Item:	Currency
			Function:	Identification of the currency in which the account is held.
			Format:	ActiveOrHistoricCurrencyCode [†]
			Usage rules:	Required by CGI-MP.
1.2.56	[1..1]	+++ <Svcr>	Item:	Servicer
			Function:	Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.
			Usage rules:	Required by CGI-MP
1.2.57	[1..1]	++++ <FinInstld>	Item:	FinancialInstitution
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

1.2.58	[1..1]	+++++ <BIC>	Item: Bank Identifier Code Function: Code allocated to financial institutions by the BIC Registration Authority. Format: AnyBICIdentifier [†] Usage rules: Required by Erste Bank a.d. Novi Sad.
2.23	[1..1]	++ <Bal>	Item: Balance Function: This is node set of elements used to indicate the various balance types at a specific point in time. Usage rules: There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item: Type Function: Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item: CodeOrProprietary Function: Indicate whether the type is specified in ISO or proprietary code.
2.26	[1..1]	+++++ <Cd>	Item: Code Function: Indicate which of the 4 balance types as outlined above. Format: Code word. One of { PRCD, CLBD, CLAV, FWAV }
2.34	[1..1]	+++ <Amt>	Item: Amount (with currency <Ccy> as attribute). Function: To indicate the amount of balance. Format: ActiveOrHistoricCurrencyAndAmount [†] Total digits: 15, Fraction digits: 2. Usage rules: This is always in the currency of the account.
2.35	[1..1]	+++ <CdtDbtInd>	Item: Credit or debit indicator Function: To indicate whether the balance is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement. In MT940 this corresponds to one field 61, Statement Line.
2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item: Amount (with currency <Ccy> as attribute). Function: Amount of money in the cash entry. Format: ActiveOrHistoricCurrencyAndAmount [†] Total digits: 15, Fraction digits: 2.
2.79	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the entry is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively.

2.81	[1..1]	+++ <Sts>	Item: Status Function: Status of an entry on the books of the account servicer. Format: Code word {BOOK, INFO, PDNG}. Usage rules: BOOK is used always.
2.82	[1..1]	+++ <BookgDt>	Item: BookingDate Function: Date or and Date-time when an entry is posted to an account on the account servicer's books. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without the time component.) Format: ISODate Usage rules: Date when an entry is posted to an account on the account servicer's books. This corresponds to Entry Date, field 61, of MT940.
2.83	[1..1]	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Format: ISODate Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Function: Date (without the time component) Format: ISODate Usage rules: This corresponds to Value Date, field 61, of MT940.
2.84	[0..1]	+++ <AcctSvcrRef>	Item: AccountServiceReference Function: Unique reference as assigned by Erste Bank a.d. Novi Sad to unambiguously identify the entry. Format: Alphanumeric string. Format: Max35Text [†] Usage rules: Erste Bank a.d. Novi Sad uses only 16 chars.
2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry.
2.97	[0..1]	++++ <Prtry>	Item: Proprietary Function: Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item: Code Function: The code with the abovementioned function. Format: Alphanumeric 3 chars. See listing of SWIFT Transaction Identification Code in Chapter 1.
2.99	[1..1]	+++++ <Issr>	Item: Issuer Function: Indication of the issuer of the Bank Transaction Code Format: Max35Text [†] Usage rules: Required by CGI-MP. Must be "SWIFT".
2.135	[1..1]	+++ <NtryDtIs>	Item: EntryDetails Function: Set of elements used to provide details on the entry. Usage rule: This is always present in a statement from Erste Bank a.d. Novi Sad.

2.142	[0..n]	++++ <TxDtIs>	Item: TransactionDetails Function: Set of elements used to provide information on the underlying transaction(s). Usage rule: This is always present in a statement from Erste Bank a.d. Novi Sad.
2.143	[1..1]	+++++ <Refs>	Item: Reference Function: Set of elements used to provide the identification of the underlying transaction.
2.148	[0..1]	++++++ <EndToEndId>	Item: EndToEndIdentifier Function: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Format: Alphanumeric, max 16 chars long. Usage rule: This value also appears in TxId below.
2.149	[0..1]	++++++ <TxId>	Item: TransactionIdentification Function: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Format: Alphanumeric, max 16 chars long. Usage rules: This corresponds to MT940, field 61, subfield 7, field 61 (Reference for the account owner).
2.156	[1..1]	+++++ <AmtDtIs>	Item: AmountDetails Function: Set of elements providing information on the original amount. Usage rules: Required by CGI-MP
2.1.9	[1..1]	++++++ <TxAmt>	Item: TransactionAmount Function: The amount in the account currency that has been transacted. Usage rules: Required by CGI-MP
2.1.10	[1..1]	+++++++ <Amt>	Item: Amount Function: The amount in the account currency that has been transacted. Format: ActiveOrHistoricCurrencyAndAmount [†] Total digits: 15, Fraction digits: 2. Usage rules: This corresponds to Erste Bank a.d. Novi Sad's MT940 field 61 subfield 5.
2.199	[0..1]	+++++ <RltdPties>	Item: Related Parties Function: Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	++++++ <Dbtr>	Item: Debtor Function: Set of elements to describe the debtor.
9.1.0	[0..1]	+++++++ <Nm>	Item: Name (of the Debtor) Function: The name of the debtor Format: Alphanumeric string. Max 34 chars long.
2.204	[0..1]	++++++ <Cdtr>	Item: Creditor Function: Set of elements to describe the creditor. Format: Alphanumeric string. Max 35 chars long.
9.1.0	[0..1]	+++++++ <Nm>	Item: Name Function: The name of the creditor. Format: Alphanumeric string. Max 34 chars long.

2.314 [0..1] +++ <AddtINtryInf>

Item: AdditionalEntryInformation

Function: — Further details of the entry.

— This corresponds to Erste Bank a.d. Novi Sad's MT940 field 61 subfield 9 (Supplementary Details).

Format: Alphanumeric max 500 chars. Erste Bank a.d. Novi Sad will use max 34 chars.

Example

Figure 7.3-1 RS statement example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<BkToCstmrStmnt>
  <GrpHdr>
    <MsgId>Camt53ExampleRS</MsgId>
    <CreDtTm>2015-05-29T22:24:28</CreDtTm>
    <MsgPgntn>
      <PgNb>1</PgNb>
      <LastPgInd>true</LastPgInd>
    </MsgPgntn>
  </GrpHdr>
  <Stmnt>
    <Id>EBRS_Stmnt_Id_0129</Id>
    <ElctrncSeqNb>25</ElctrncSeqNb>
    <CreDtTm>2015-05-29T22:24:28</CreDtTm>
    <Acct>
      <Id>
        <IBAN>RS35260005601001611379</IBAN>
      </Id>
      <Ccy>RSD</Ccy>
      <Svcr>
        <FinInstnId>
          <BIC>GIBARS2B</BIC>
        </FinInstnId>
      </Svcr>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>PRCD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="RSD">1000000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-22</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="RSD">1005000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-29</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="RSD">1005000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-29</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>FWAV</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="RSD">1005000</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2016-05-29</Dt>
      </Dt>
    </Bal>
  </Stmnt>
</BkToCstmrStmnt>

<Ntry>
  <NtryRef>aMaximum35CharsString</NtryRef>
  <Amt Ccy="RSD">5000</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2015-05-28</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2016-05-28</Dt>
  </ValDt>
  <AcctSvcrRef>a16charsMaxErsteRef</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>TRF</Cd>
      <Issr>SWIFT</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtIs>
    <TxDtIs>
      <Refs>
        <EndToEndId>a16CharsRef</EndToEndId>
        <TxId>a16CharsRef</TxId>
      </Refs>
    </TxDtIs>
    <AmtDtIs>
      <TxAmt>
        <Amt Ccy="RSD">5000</Amt>
      </TxAmt>
    </AmtDtIs>
    <RltdPties>
      <Dbtr>
        <Nm>DebtorName</Nm>
      </Dbtr>
      <Cdtr>
        <Nm>CreditorName</Nm>
      </Cdtr>
    </RltdPties>
    <RmtInf>
      <Strd>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
        <AddtlRmtInf>OptionallyPresent</AddtlRmtInf>
      </Strd>
    </RmtInf>
  </NtryDtIs>
  <AddtlNtryInf>TheSupplementaryDetailsOfMT940</AddtlNtryInf>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>
```

8 SK – Slovenska sporitelna a.s.

8.1 Slovak Republic-specific Information

Slovak BBAN and IBAN

BBAN	
BBAN structure	4!n6!n10!n
BBAN length	20!n
Bank identifier position within the BBAN	Positions 1-4
Bank identifier length	4!n
Bank identifier example	1200
BBAN example	12000000198742637541
IBAN	
IBAN structure	SK2!n4!n6!n10!n
IBAN length	24!c
IBAN electronic format example (Check Iban)	SK3112000000198742637541
IBAN print format example	SK31 1200 0000 1987 4263 7541

8.2 Payment (Slovenska sporitelna a.s.)

General Remarks

The table below describes Slovakian domestic transaction. Both Urgent and Non-Urgent payments are supported.

A pain.001 may contain multiple Payment Information <PmtInf> blocks but each <PmtInf> block can have only one Credit Transfer Transaction Information <CdtTrfTxInf>.

In a single payment, a pain.001.001.03 will have one PmtInf block and in turn only one CdtTrfTxInf block.

In one pain.001 all the Payment Information <PmtInf> blocks must have the same Debtor <Dbtr> information.

Use of both BBAN and IBAN

BBAN, or Basic Bank Account Number, is another word for traditional country specific account number. In SEPA and CGI-MP, IBAN is much encouraged, if not mandated. However during the transition period, Erste Bank will accept the use of BBAN. The user must however make sure that only one of the 2 is used, else it will provoke a schema error.

Debtor Agent should be identified with a BIC

Use BIC (in FinInstnId/BIC) for the mandatory element <DbtrAgt> and avoid using other elements of the same level.

Usage Guide

Currency of A Domestic Payment

The currency of a domestic payment, in particular a bulk payment, should be the national currency of the country where the account is held. For example, for an account in SK, it should be Euro, in HU currency is HUF, in CZ currency is CZK, and so on.

Implication of Using A Single “Payment Information” Block <PmtInf> per pain.001

The following explains why URGENT and NORMAL payments must be sent in two separate pain.001 documents: For Erste Bank domestic payments, one pain.001 file is expected have only one <PmtInf> (PaymentInformation) block. Urgency of payments (represented by the element ServiceLevel, <SvcLvl>) must be given at the block level, per <PmtInf> to be precise. In other words, Erste Bank ignores urgency indicator at transaction level (in <CdtTrfTxInf> level). This renders all the transactions in a pain.001 document being in one single block, from one single debtor account and sharing the same urgency.

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: m is the minimum and it can be 0 or 1 and n is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Payment SK	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Set of characteristics shared by all individual transactions included in the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Format: Max35Text [†]
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: The date of time when this message is created. Format: ISODateTime [†]
1.6	[1..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this message. Format: Number, Total digit: 5, Fraction digit: 0.
1.7	[1..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: Number, Total digit: 18, Fraction digit: 17. Usage rule: It is recommended to use only two fraction digits. If more are given, they are rounded to two.
1.8	[1..1]	++ <InitgPty>	Item: InitiatingParty Function: Party that initiates the payment.
9.1.0	[0..1]	+++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. It is mandatory for SEPA payments Format: Max70Text [†]
1.2.27	[1..1]	+++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation Usage rule: Required by CGI-MP. Either BICOrBEI or Othr/Id has to be given.
9.1.14	[XOR]	++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking Format: BICIdentifier [†]
9.1.15	[XOR]	+++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]
2.0	[1..1]	+ <PmtInf>	Item: PaymentInformation Function: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
2.1	[1..1]	++ <PmtInfId>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Format: Max35Text [†]

2.2	[1..1]	++ <PmtMtd>	Item: PaymentMethod Function: Specifies the means of payment that will be used to move the amount of money. Format: PaymentMethod3Code [†] Usage rules: Required to be "TRF" by CGI-MP.
2.3	[1..1]	++ <BtchBookg>	Item: BatchBooking Function: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Format: Boolean Usage: "true" to request batch booking. "false" to request single booking. Only "false" value will be accepted
2.4	[0..1]	++ <NbOfTxs>	Item: NumberOfTransactions Function: The count of the total transactions in this batch. Format: AT_Max15NumericText
2.5	[0..1]	++ <CtrlSum>	Item: ControlSum Function: Total of all individual amounts included in the message, irrespective of currencies. Format: Number, Total digit: 11, Fraction digit: 2
2.6	[1..1]	++ <PmtTpInf>	Item: PaymentTypeInformation Function: Set of elements used to further specify the type of transaction.
2.8	[1..1]	++ <SvcLvl>	Item: ServiceLevel Function: Agreement under which or rules under which the transaction should be processed.. Usage rule: Required by CGI-MP.
2.9	[1..1]	+++ <Cd>	Item: Code Function: Using <Cd> means using a level of service between the parties, as published in an external service level code list Format: ExternalServiceLevel1Code [†] Usage rule: One of following has be given: {SEPA, NURG, URGP}. "SEPA" indicates a SEPA payment, "NURG" indicates a normal NON-SEPA payment, "URGP" an urgent NON-SEPA payment.
2.17	[1..1]	++ <ReqdExctnDt>	Item: RequiredExecutionDate Function: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited. Format: ISODate [†] Usage rule: Must not be in the past
2.19	[1..1]	++ <Dbtr>	Item: Debtor Function: Party that owes an amount of money to the creditor.
9.1.0	[1..1]	+++ <Nm>	Item: Name Function: The name of the debtor. Format: Max70Text [†]
9.1.1	[1..1]	+++ <PstlAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services. Usage rules: Required by CGI-MP.
9.1.5	[0..1]	++++ <StrtNm>	Item: StreetName Function: Street component of the postal address of the sender. Format: Max35Text [†]
9.1.8	[0..1]	++++ <TwnNm>	Item: TownName Function: Name of a built-up area, with defined boundaries, and a local government. Format: Max35Text [†]

9.1.7	[0..1]	++++ <PstCd>	Item: PostalCode Function: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. Format: Max16Text [†]
9.1.8	[0..1]	++++ <CtrySubDiv>	Item: CountrySubDivision Function: Identifies a subdivision of a country such as state, region, county. Format: Max35Text [†]
9.1.10	[1..1]	++++ <Ctry>	Item: Country Function: Name of the country Format: CountryCode [†]
2.20	[1..1]	++ <DbtrAcct>	Item: DebtorAccount Function: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
1.1.10	[1..1]	+++ <Id>	Item: Identification Function: Identification assigned by an institution. Usage rule: Use either IBAN or Other but not both.
1.1.1	[XOR]	++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] . Usage rules: Slovenska sporitelna a.s. prefers IBAN over other types of identifier. For SEPA payments IBAN is mandatory.
1.1.2	[XOR]	++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
1.1.3	[1..1]	+++++ <Id>	Item: Identification Function: Account number in a non-IBAN format Format: Alphanumeric, max 34 characters.
1.1.11	[1..1]	+++ Ccy	Item: Currency Function: Account currency of account. Format: ActiveOrHistoricCurrencyCode [†] . Usage rule: Required by CGI-MP
2.77	[1..1]	++ <DbtrAgnt>	Item: DebtorAgent Function: Financial institution servicing an account for the creditor.
6.1.0	[1..1]	+++ <FinInstnId>	Item: FinancialInstitutionIdentification Function: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	++++ <BIC>	Item: BIC Function: Bank Identifier Code. Format: BICIdentifier [†]
9.1.1	[1..1]	++++ <PstAdr>	Item: PostalAddress Function: Information that locates and identifies a specific address, as defined by postal services.
6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.23	[0..1]	++ <UltmtDbtr>	Item: UltimateDebtor Function: Ultimate party that owes an amount of money to the (ultimate) creditor. Usage rule: May not be present on both here and in transaction levels.

9.1.0	[1..1]	+++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	Max70Text
9.1.12	[0..1]	+++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a party.
9.1.13	[1..1]	++++ <OrgId>	Item:	OrganisationIdentification
			Function:	Unique and unambiguous way to identify an organisation.
9.1.14	[XOR]	+++++ <BICOrBEI>	Item:	BICOrBEI
			Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.
			Format:	AnyBICIdentifier [†]
9.1.15	[XOR]	+++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text
2.24	[0..1]	++ <ChrgBr>	Item:	ChargeBearer
			Function:	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
			Format:	Code, one of {DEBT, CRED, SHAR, SLEV}.
			Usage rule:	Value SLEV will be treated as SHAR. Please note that when TARGET payment is required, value SHAR is mandatory. If value is not given, SHAR is assumed.
				SHAR = Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor CRED = All transaction charges are to be borne by the creditor. DEBT = All transaction charges are to be borne by the debtor.
2.27	[1..1]	++ <CdtTrfTxInf>	Item:	CreditTransferTransactionInformation
			Function:	Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	[1..1]	+++ <PmtId>	Item:	PaymentIdentification
			Function:	Set of elements used to reference a payment instruction.
2.30	[1..1]	++++ <EndToEndId>	Item:	EndToEndIdentification
			Function:	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
			Format:	Max35Text [†]
2.42	[1..1]	+++ <Amt>	Item:	Amount
			Function:	Amount of money to be moved between the debtor and creditor, before deduction of charges.
			Format:	ActiveOrHistoricCurrencyAndAmount [†] . Note: Decimal separator is a dot.

2.43	[1..1]	++++ <InstdAmt>	Item: Function: Format: Usage rule:	InstructedAmount Amount expressed in the currency as ordered by the initiating party. ActiveOrHistoricCurrencyAndAmount [†] Allowed currencies in the “Ccy” are: AUD, CAD, CNY, CZK, DKK, EUR, GBP, HKD, HRK, HUF, CHF, JPY, NOK, PLN, RON, RUB, SEK, TRY, USD. Please note that possible decimals within amount are rounded to two.
2.77	[1..1]	+++ <CdtrAgt>	Item: Function:	CreditorAgent Financial institution servicing an account for the creditor.
6.1.0	[1..1]	++++ <FinInstnId>	Item: Function:	FinancialInstitutionIdentification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[1..1]	+++++ <BIC>	Item: Function: Format:	BIC Bank Identifier Code. BICIdentifier [†]
9.1.0	[1..1]	+++++ <Nm>	Item: Function: Format: Usage rule:	Name Name by which an agent is known and which is usually used to identify that agent. Maximum length of 70 characters. Required by Slovenska sporitelna a.s. in case of a foreign payment.
9.1.1	[1..1]	+++++ <PstlAdr>	Item: Function:	PostalAddress Information that locates and identifies a specific address, as defined by postal services.
9.1.5	[0..1]	+++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†]
9.1.8	[0..1]	+++++ <TwnNm>	Item: Function: Format:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†]
6.1.17	[1..1]	+++++ <Ctry>	Item: Function: Format: Usage rule:	Country Nation with its own government. CountryCode [†] Required by CGI-MP
2.79	[1..1]	+++ <Cdtr>	Item: Function:	Creditor Party to which an amount of money is due.
9.1.0	[1..1]	++++ <Nm>	Item: Function: Format: Usage rule:	Name Name of Creditor Aphanumeric, maximum length of 70 characters. Required by CGI-MP.
9.1.1	[1..1]	++++ <PstlAdr>	Item: Function:	PostalAddress Information that locates and identifies a specific address, as defined by postal services.
9.1.5	[1..1]	+++++ <StrtNm>	Item: Function: Format:	StreetName Street component of the postal address of the sender. Max35Text [†] .
9.1.8	[0..1]	+++++ <TwnNm>	Item: Function: Format:	TownName Name of a built-up area, with defined boundaries, and a local government. Max35Text [†]

6.1.17	[1..1]	+++++ <Ctry>	Item: Country Function: Nation with its own government. Format: CountryCode [†] Usage rule: Required by CGI-MP.
2.80	[1..1]	+++ <CdtrAcct>	Item: CreditorAccount Function: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
1.1.10	[1..1]	++++ <Id>	Item: Identification Function: Identification assigned by an institution.
1.1.1	[XOR]	+++++ <IBAN>	Item: IBAN Function: The account identification in IBAN Format: IBAN2007Identifier [†] Usage rule: Either IBAN or Othr/Id has to be given. Presence of IBAN is recommended. For SEPA payments it is mandatory
1.1.2	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
1.1.3	[1..1]	+++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Alphanumeric, max 34 characters.
2.81	[0..1]	+++ <UltmtCdtr>	Item: UltimateCreditor Function: Reference party of account owner (recipient), i.e. the actual creditor. Only to be populated if the account owner is NOT the actual creditor. Usage rule: For SEPA payments
9.1.0	[0..1]	++++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. Format: Alphanumeric, max 70 characters. Usage rule: Required by CGI-MP.
9.1.1	[0..1]	++++ <PstlAdr>	Item: PostalAddress Function: Postal address of UltimateCreditor. Usage rule: The total count of populating characters needs to be less than 140.
9.1.12	[0..1]	++++ <Id>	Item: Identification Function: Identification of account owner.
9.1.13	[XOR]	+++++ <Orgld>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation. Usage rule: Usage of both child elements, BICOrBEI and Othr is not allowed. Only one may be present.
9.1.14	[XOR]	++++++ <BICOrBEI>	Item: BICOrBEI Function: Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking. Format: AnyBICIdentifier [†]
9.1.15	[XOR]	+++++ <Othr>	Item: Other Function: Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item: Identification Function: Identification assigned by an institution. Format: Max35Text [†]

2.88	[0..1]	+++ <RmtInf>	Item:	RemittanceInformation
			Function:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
2.89	[0..3]	++++ <Ustrd>	Item:	Unstructured
			Function:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
			Format:	Max35Text [†] for each of the 3 occurrences of Ustrd.
			Usage rule:	May contain codewords {TGT2, INDIV} or unstructured payment details. TGT2 indicates a TARGET payment. INDIV indicates an individual FX rate.

Example

Figure 8.2-1 SK EUR payment example

N.B. This is for illustration purposes only. The IBAN and BIC are totally fictitious. Substitute these with a valid identification before use.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Id_101</MsgId>
      <CreDtTm>2015-12-17T09:30:47Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>200</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>InitgPty/Id mandatory by CGI-MP</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Pmtld_101</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-12-31</ReqdExctnDt>
      <Dbtr>
        <Nm>123456789 123456789 123456789 123456789 123456789
      </Nm>
      <PstlAdr>
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        <TwnNm>Name of town</TwnNm>
        <Ctry>SK</Ctry>
      </PstlAdr>
      <Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>SK3112000000198742637541</IBAN>
          </Id>
          <Ccy>EUR</Ccy>
        </DbtrAcct>
        <DbtrAgt>
          <FinInstnId>
            <BIC>SUBASKBX</BIC>
          <PstlAdr>
            <Ctry>SK</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>Id_101_endtoend</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">100</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>GIBARS22XX</BIC>
          <Nm>CreditorName</Nm>
          <PstlAdr>
            <Ctry>RS</Ctry>
          </PstlAdr>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>987654321 987654321 987654321 987654321 987654321
      </Nm>
      <PstlAdr>
        <Ctry>RS</Ctry>
      </PstlAdr>
    </CdtTrfTxInf>
  </PmtInf>
  <CdtrAcct>
    <Id>
      <IBAN>RS35260005601001611379</IBAN>
    </Id>
    <CdrAcct>
      <RmtInf>
        <Ustrd>normal payment to serbia</Ustrd>
      </RmtInf>
    </CdrTrfTxInf>
  </PmtInf>
  <PmtInf>
    <PmtInflId>Pmtld_102</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
      <SvcLvl>
        <Cd>URGP</Cd>
      </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2015-12-31</ReqdExctnDt>
    <Dbtr>
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    </Nm>
    <PstlAdr>
      <StrtNm>Name of street</StrtNm>
      <TwnNm>Name of town</TwnNm>
      <Ctry>SK</Ctry>
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      <DbtrAcct>
        <Id>
          <IBAN>SK3112000000198742637541</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SUBASKBX</BIC>
        <PstlAdr>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </FinInstnId>
    </DbtrAgt>
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    <CdtTrfTxInf>
      <PmtId>
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      </PmtId>
      <Amt>
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      </Amt>
      <CdtrAgt>
        <FinInstnId>
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        <Nm>CreditorName</Nm>
        <PstlAdr>
          <Ctry>RS</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
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    </Nm>
    <PstlAdr>
      <Ctry>RS</Ctry>
    </PstlAdr>
  </CdtTrfTxInf>
  </PmtInf>
  <CdtrAcct>
    <Id>
      <IBAN>RS35260005601001611379</IBAN>
    </Id>
    <CdrAcct>
      <RmtInf>
        <Ustrd>Urgent payment to Serbia</Ustrd>
      </RmtInf>
    </CdrTrfTxInf>
  </PmtInf>
</Document>
```

8.3 Statement (Slovenska sporitelna a.s.)

General Remarks

The account statements of Slovenska sporitelna a.s. differ from the other Erste Bank countries by including the following blocks:

- MessageRecipient
- AdditionalInformation
- FromToDate
- Owner
- Interest
- TransactionSummary
- CommissionWaiverIndicator
- Charges
- CounterValueAmount
- ProprietaryAmount
- UltimateDebtor
- UltimateCreditor
- TradingParty
- ImmediaryAgent1

SK Specific Codes

Regulated subject identifiers

Identifier description	SchmeNm		Issr	Id format restrictions
	Tag	Value		
IČO	Prtry	ICO	ORSR	[0-9]{6,8}
DIČ	Cd	TXID	DUSR	
Client ID	Cd	BANK	<i>bank's BIC-11</i>	

Table 8-1: Regulated identifiers of corporate subjects.

Usage Guide

Convention & Notation

Convention and notation are given in the general section at the beginning of this handbook. Please make sure you know them to avoid misinterpretation.

A Quick Reminder of The Convention

Index	Helps you to trace back to the master message implementation guide (MIG) of ISO and CGI-MP.
Multiplicity	Indicates whether the presence is optional or mandatory but covers also the <i>number of occurrences</i> . It's the final & strictest rule, in the shape of $[m..n]$, where: <i>m</i> is the minimum and it can be 0 or 1 and <i>n</i> is the maximum and it can be 1, 2, ... or ∞ .
Format	The final format expected; it can be either identical to ISO or the more stringent one applied by Erste Bank. For definitions see Chapter 1.
Colour coding	Rows with white background ground represent leaf-nodes. Otherwise the background is blue.
+	Indicator of depth in the schema hierarchy.
†	Indicator of a universal ISO definition (full listing in Chapter 1).

Index	Mult.	Element Statement (CZ)	Characteristics
1.0	[1..1]	+ <GrpHdr>	Item: GroupHeader Function: Common information for the message.
1.1	[1..1]	++ <MsgId>	Item: MessageIdentification Function: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Format: Alphanumeric string. Max 35 chars long. Pattern: [BIC]-[Product]-[RRMMDD]-[ID] , where: [BIC] (11 characters) is the BIC-11 identifier of the bank that generated the message. [Product] (3 characters) can be used to distinguish different “types” of XML statements that may differ in some aspects of their internal structure and/or semantics (still within the boundaries of the national standard). Three asterisks (***) represent a “NULL” value. [RRMMDD] (6 digits) is the date the message was generated. [ID] (1 to 12 characters) is a unique message identifier within the day.
1.2	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the message was created by Slovenska sporitelna a.s.. Format: ISO Date-time [†]
1.3	[0..1]	++ MsgRcpt	Item: MessageRecipient Function: Party authorised by the account owner to receive information about movements on the account. Usage rules: Information about the recipient who may be different from the account owner.
9.1.0	[0..1]	+++ <Nm>	Item: Name Function: Name by which a party is known and which is usually used to identify that party. Format: Aphanumeric, max 140 chars.
9.1.1	[0..1]	+++ <PstlAdr>	Item: PostalAddress (of the message recipient) Function: Information that locates and identifies a specific address, as defined by postal services. Format: A reusable set of elements. For definition, see entry <PstlAdr> under Frequently Used Element-blocks, type Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[1..1]	+++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party (the message recipient).
	[1..1]	+++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation.

[0..1]	+++++++ <BICOrBEI>	Item:	BICOrBEI
		Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
		Format:	AnyBICIdentifier□ [†] .
[0..1]	+++++++ <Othr>	Item:	Other
		Function:	Unique identification of an organisation, as assigned by an institution using an identification scheme.
		Usage rules:	Regulated identifiers must be provided according code words in Regulated identifiers of corporate subjects described in the beginning of this chapter.
[1..1]	+++++++ <ld>	Item:	Identification
		Function:	Identification assigned by an institution.
		Format:	Max35Text [†] .
[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
		Function:	Name of the identification scheme.
[XOR]	+++++++ <Cd >	Item:	Code
		Function:	Name of the identification scheme, in a coded form as published in an external list.
		Format:	ExternalOrganisationIdentification1Code
[XOR]	+++++++ <Prtry >	Item:	Proprietary
		Function:	Name of the identification scheme, in a free text form.
		Format:	Max35Text [†]
[0..1]	+++++++ <Issr>	Item:	Issuer
		Function:	Entity that assigns the identification.
		Format:	Max35Text [†] .

	[1..1]	+++++ <PrvtId>	Item:	PrivateIdentification
			Function:	Unique and unambiguous identification of a person, eg, passport.
	[0..1]	++++++ <Othr>	Item:	Other
			Function:	Unique identification of a person, as assigned by an institution using an identification scheme.
			Usage rules:	Regulated identifiers must be provided according to Table 5, other identifiers according to ISO rules.
	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a person.
			Format:	Max35Text [†] .
	[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Name of the identification scheme.
1.2.44	[XOR]	+++++++ <Cd>	Item:	Code
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Format:	ExternalPersonIdentification1 Code [†] .
1.2.45	[XOR]	+++++++ <Prtry>	Item:	Code
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Format:	Max35Text [†] .
	[0..1]	+++++++ <lssr>	Item:	Issuer
			Function:	Entity that assigns the identification.
			Format:	Max35Text [†] .
1.4	[0..1]	++ <MsgPgntn>	Item:	MessagePagination
			Function:	Set of elements used to provide details on the page number of the message.
			Usage rules:	Mandatory if the message is split into several files. If present on an unpaginated message, the <PgNo> will always be 1 and <LastPgInd> be TRUE.
8.1.0	[1..1]	+++ <PgNb>	Item:	PageNumber
			Function:	Page number in a multi-page statement.
			Format:	Number, total digits: 5, fraction digit: 0.

8.1.1	[1..1]	+++ <LastPgInd>	Item: LastPageIndicator Function: Indicator for the last page of a multi-page statement. Format: Boolean
1.5	[0..1]	++ <AddtInf>	Item: AdditionalInformation Function: Further details of the message. Format: Alphanumeric, max 500 chars. Usage rules: For periodically generated statements this can contain the statement generation frequency (period). The Format and internal structure of this element is not covered by this standard.
2.0	[1..1]	+ <Stmt>	Item: Statement Function: Reports on booked entries and balances for a cash account.
2.1	[1..1]	++ <Id>	Item: Identifier Function: Unique identifier of this statement. Format: Max35Text [†] Usage rules: Slovenska sporitelna a.s. will use the following: [IBAN]-[Seq]-[YYMMDD], where: IBAN (24 characters) is the account number in SK IBAN Format [Seq] identifies the sequence to which the statement belongs. If the statement was produced out-of-sequence, this parameter will have the value of "****" (three asterisks). YYYY (4 digits), MM (2 digits) a DD (2 digits) are the year, month and day of the last business day covered by the statement.
2.2	[1..1]	++ <ElctrncSeqNb>	Item: ElectronicSequenceNumber Function: Sequential number of the report, assigned by the Slovenska sporitelna a.s.. It is incremented for each report sent electronically. In the context of MT940 this corresponds to field :28: subfield 1 – statement number. Format: Number, total digits: 5, fraction digit: 0. Usage rules: Required by CGI-MP.
2.3	[0..1]	++ <LglSeqNb>	Item: LegalSequenceNumber Format: Number, Total digits: 18, Fraction digits: 0. Usage rules: Mandatory for sequential statements, optional for on-demand statements.
2.4	[1..1]	++ <CreDtTm>	Item: CreationDateTime Function: Date and time at which the statement was created by Slovenska sporitelna a.s.. Format: ISODateTime [†]
2.5	[1..1]	++ <FromToDate>	Item: FromToDate Function: Range of time between a start date and an end date for which the account statement is issued.
5.1.0	[1..1]	<FrDtTm>	Item: FromDateTime Function: Date and time at which the range starts. Format: ISODateTime [†] Usage rules: First business date covered by the statement.
5.1.1	[1..1]	<ToDtTm>	Item: ToDateTime Function: Date and time at which the range ends. Format: ISODateTime [†] Usage rules: Last business date covered by the statement.
2.10	[1..1]	++ <Acct>	Item: Account Function: Details about the account, i.e., the account number in either IBAN or BBAN.

1.2.0	[1..1]	+++ <Id>	Item: Identification Function: To identify the account being reported. Usage rules: Slovenska sporitelna a.s. uses only IBAN.
1.2.1	[1..1]	++++ <IBAN>	Item: International Bank Account Number Function: To specify the account using IBAN. Format: IBAN2007Identifier [†] (see beginning of chapter for country-specifics.)
1.2.11	[1..1]	+++ <Ccy>	Item: Currency Format: ActiveOrHistoricCurrencyCode [†] Usage rules: Required by CGI-MP
1.2.12	[0..1]	+++ <Nm>	Item: Name Format: Max70Text [†]
	[0..1]	+++ <Ownr>	Item: Owner Function: Party that legally owns the account.
	[0..1]	++++ <Nm>	Item: Name (of the owner) Function: Name by which a party is known and which is usually used to identify that party. Format: Alphanumeric, max 140 chars.
	[0..1]	++++ <PstlAdr>	Item: PostalAddress (of the owner) Function: A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
	[0..1]	++++ <Id>	Item: Identification Function: Unique and unambiguous identification of a party.
	[1..1]	+++++ <OrgId>	Item: OrganisationIdentification Function: Unique and unambiguous way to identify an organisation.

[0..1]	+++++++ <BICOrBEI>	Item:	BICOrBEI
		Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
		Format:	AnyBICIdentifier [†]
[0..1]	+++++++ <Othr>	Item:	Other
		Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
		Usage rules:	Regulated identifiers must be provided according code words in Regulated identifiers of corporate subjects described in the beginning of this chapter.
[1..1]	+++++++ <Id>	Item:	Identification
		Function:	Identification assigned by an institution.
		Format:	Max35Text [†]
[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
		Function:	Name of the identification scheme.
[XOR]	+++++++ <Cd >	Item:	Code
		Function:	Name of the identification scheme, in a coded form as published in an external list.
		Format:	ExternalOrganisationIdentification1Code [†]
[XOR]	+++++++ <Prtry >	Item:	Proprietary
		Function:	Name of the identification scheme, in a free text form.
		Format:	Max35Text [†]
[0..1]	+++++++ <Issr>	Item:	Issuer
		Function:	Entity that assigns the identification.
		Format:	Max35Text [†] .

[1..1]	+++++ <PrvtId>	Item:	PrivateIdentification
		Function:	Unique and unambiguous identification of a person, eg, passport.
[0..1]	++++++ <DtAndPlcOfBirth>	Item:	DateAndPlaceOfBirth
		Function:	Date and place of birth of a person.
[1..1]	+++++++ <BirthDt>	Item:	BirthDate
		Function:	Date on which a person is born.
		Format:	ISODate [†]
[0..1]	+++++++ <PrvcOfBirth>	Item:	ProvinceOfBirth
		Function:	Province where a person was born.
		Format:	Max35Text [†] .
[1..1]	+++++++ <CityOfBirth>	Item:	CityOfBirth
		Function:	City where a person was born.
		Format:	Max35Text [†] .
[1..1]	+++++++ <CtryOfBirth>	Item:	CountryOfBirth
		Function:	Country where a person was born.
		Format:	CountryCode [†]
[0..1]	+++++ <Othr>	Item:	Other
		Function:	Unique identification of a person, as assigned by an institution, using an identification scheme.
		Usage rules:	Regulated identifiers must be provided according to Table 5, other identifiers according to ISO rules.
[1..1]	+++++++ <Id>	Item:	Identification
		Function:	Unique and unambiguous identification of a person.
		Format:	Max35Text [†]

[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
		Function:	Name of the identification scheme.
1.2.44	[XOR] ++++++++ <Cd>	Item:	Code
		Function:	Name of the identification scheme, in a coded form as published in an external list.
		Format:	ExternalPersonIdentification1Code [†]
1.2.45	[XOR] ++++++++ <Prtry>	Item:	Code
		Function:	Name of the identification scheme, in a coded form as published in an external list.
		Format:	Max35Text [†]
[0..1]	+++++++ <lssr>	Item:	Issuer
		Function:	Entity that assigns the identification.
		Format:	Max35Text [†]
1.2.56	[1..1] +++ <Svcr>	Item:	Servicer
		Function:	Party that manages the account on behalf of the account owner, i.e., it manages the registration and booking of entries on the account, calculates balances on the account and provides Information about the account.
		Usage rules:	Required by CGI-MP
1.2.57	[1..1] +++++ <FinInstld>	Item:	FinancialInstitution
		Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
1.2.58	[1..1] +++++ <BIC>	Item:	Bank Identifier Code
		Function:	Code allocated to financial institutions by the BIC Registration Authority.
		Format:	AnyBICIdentifier [†] .
		Usage rules:	Required by Slovenska sporitelna a.s.
2.12	[0..n] ++ <Intrst>	Item:	Interest
		Function:	Set of elements used to provide general interest Information that applies to the account at a particular moment in time.
2.16	[0..n] +++ <Rate>	Item:	Rate
		Function:	Set of elements used to qualify the interest rate.
2.17	[1..1] +++++ <Tp>	Item:	Type
		Function:	Specifies the type of interest rate.
		Usage rules:	Slovenska sporitelna a.s. uses only Percentage.
2.18	[1..1] +++++ <Pctg>	Item:	Percentage
		Function:	Ratio of the amount of interest paid during a certain period of time compared to the principal amount of the interest bearing financial instrument.
		Format:	PercentageRate, total digit: 11, fraction digit:10.

2.21	[0..1]	+++ <FrToDt>	Item: FromToDate Function: Range of time between a start date and an end date for the calculation of the interest.
5.1.0	[1..1]	++++ <FrDtTm>	Item: FromDateTime Function: Date and time at which the range starts. Format: ISODateTime [†] Usage rules: First business date on which the interest was applied.
5.1.1	[1..1]	++++ <ToDtTm>	Item: ToDateTime Function: Date and time at which the range ends. Format: ISODateTime [†] Usage rules: Last business date on which the interest was applied.
2.22	[0..1]	+++ <Rsn>	Item: Reason Function: Specifies the reason for the interest. Format: Max35Text [†]
2.23	[1..1]	++ <Bal>	Item: Balance Function: This is node set of elements used to indicate the various balance types at a specific point in time. Usage rules: There can be up to 4 occurrences of <Bal>, each having a different type (Tp), namely PRCD, CLBD, CLAV and FWAV.
2.24	[1..1]	+++ <Tp>	Item: Type Function: Indicate the type of balance.
2.25	[1..1]	++++ <CdOrPrtry>	Item: CodeOrProprietary Function: Indicate whether the type is specified in ISO or proprietary code.
2.26	[1..1]	+++++ <Cd>	Item: Code Function: Indicate which of the 4 balance types as outlined above. Format: Code word. One of { OPBD, PRCD, CLBD, CLAV, FWAV }
2.31	[0..1]	+++ <CdtLine>	Item: CreditLine Function: Set of elements used to provide details on the credit line.
2.32	[1..1]	++++ <Incl>	Item: Included Function: Indicates whether or not the credit line is included in the balance. Format: Boolean
2.33	[0..1]	++++ <Amt>	Item: Amount Function: Amount of money of the credit line. Format: ActiveOrHistoricCurrencyAndAmount [†]
2.34	[1..1]	+++ <Amt>	Item: Amount (with currency <Ccy> as attribute). Function: To indicate the amount of balance. Format: ActiveOrHistoricCurrencyAndAmount [†] Usage rules: This is always in the currency of the account.
2.35	[1..1]	+++ <CdtDbtInd>	Item: Credit or debit indicator Function: To indicate whether the balance is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively
2.36	[1..1]	+++ <Dt>	Item: Date Function: The value-date of the balance in either date-only or date-&-time form.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate [†]

2.43	[0..1]	++ <TxsSummary>	Item: TransactionsSummary Function: Set of elements used to provide summary Information on entries. Usage rules: If the message is split into several files, this element may be present only on the Last page.
2.44	[0..1]	+++ <TtlNtries>	Item: TotalEntries Function: Specifies the total number and sum of debit and credit entries.
2.45	[0..1]	++++ <NbOfNtries>	Item: NumberOfEntries Function: Number of individual entries included in the report. Format: Number, total digits: 15, fraction digits: 0.
2.46	[0..1]	++++ <Sum>	Item: Sum Function: Total of all individual entries included in the report. Format: Number, total digits: 18, fraction digit: 17.
2.47	[0..1]	++++ <TtlNetNtryAmt>	Item: TotalNetEntryAmount Function: Resulting amount of the netted amounts for all debit and credit entries. Format: Number, total digits: 18, fraction digit: 17.
2.48	[0..1]	++++ <CdtDbtInd>	Item: CreditDebitIndicator Function: Indicates whether the total net entry amount is a credit or a debit amount. Format: Code, one of {CRDT, DBIT} for credit and debit respectively.
2.49	[0..1]	+++ <TtlCdtNtries>	Item: TotalCreditEntries Function: Specifies the total number and sum of credit entries.
2.50	[0..1]	++++ <NbOfNtries>	Item: NumberOfEntries Function: Number of individual entries included in the report. Format: Number, total digits: 15, fraction digits: 0.
2.51	[0..1]	++++ <Sum>	Item: Sum Function: Total of all individual entries included in the report. Format: Number, total digits: 18, fraction digit: 17.
2.52	[0..1]	+++ <TtlDbtNtries>	Item: TotalDebitEntries Function: Specifies the total number and sum of debit entries.
2.53	[0..1]	++++ <NbOfNtries>	Item: NumberOfEntries Function: Number of individual entries included in the report. Format: Number, total digits: 15, fraction digits: 0.
2.54	[0..1]	++++ <Sum>	Item: Sum Function: Total of all individual entries included in the report. Format: Number, total digits: 18, fraction digit: 17.
2.76	[1..1]	++ <Ntry>	Item: Entry Function: This is a set of elements for specifying an entry in the statement. In MT940 this corresponds to one field 61, Statement Line.
2.77	[1..1]	+++ <NtryRef>	Item: EntryReference Function: This uniquely identifies the statement entry. Format: Max35Text [†] Usage rules: Required in CGI-MP.
2.78	[1..1]	+++ <Amt>	Item: Amount (with currency <Ccy> as attribute). Function: Amount of money in the cash entry. Format: ActiveOrHistoricCurrencyAndAmount [†]
2.79	[1..1]	+++ <CdtDbtInd>	Item: CreditDebitIndicator Function: To indicate whether the entry is a credit or debit amount. Format: Code word. One of {CRDT, DBIT} for credit and debit respectively.

2.80	[0..1]	+++ <RvslInd>	Item: ReversalIndicator Function: Indicates whether or not the entry is the result of a reversal. Format: Boolean Usage rules: Indicates whether the movement is a reversal. Do not confuse this with a SEPA R-Message indicated by the <RtrInf> element on the <TxDtIs> level. Defaults to false.
2.81	[1..1]	+++ <Sts>	Item: Status Function: Status of an entry on the books of the account servicer. Format: Code word {BOOK, INFO, PDNG}. Usage rules: BOOK is used always.
2.82	[1..1]*	+++ <BookgDt>	Item: BookingDate Function: Date or and Date-time when an entry is posted to an account on the account servicer's books. Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate [†] Usage rules: Date when an entry is posted to an account on the account servicer's books. This corresponds to Entry Date, field 61, of MT940.
2.83	[0..1]*	+++ <ValDt>	Item: ValueDate Function: Date or date-time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Format: ISODate [†] Usage rules: Required in CGI-MP.
4.1.0	[1..1]	++++ <Dt>	Item: Date Format: ISODate [†] Usage rules: This corresponds to Value Date, field 61, of MT940.
2.84	[0..1]	+++ <AcctSvcrRef>	Item: AccountServiceReference Function: Unique reference as assigned by Slovenska sporitelna a.s. to unambiguously identify the entry. Format: Max35Text [†] Usage rules: Allowed only for bulk payments. System bulk reference assigned by the debtor agent.
2.91	[1..1]	+++ <BkTxCd>	Item: BankTransactionCode Function: Set of elements used to fully identify the type of underlying transaction resulting in an entry. Usage rules: Slovenska sporitelna a.s. always uses <Prtry>.
2.97	[0..1]	++++ <Prtry>	Item: Proprietary Function: Using a proprietary way to indicate the Bank Transaction Code.
2.98	[1..1]	+++++ <Cd>	Item: Code Function: The code with the abovementioned Function. Format: Max35Text [†] Usage rules: The movement SBA transaction code.
2.99	[1..1]	+++++ <lssr>	Item: Issuer Function: Indication of the issuer of the Bank Transaction Code Format: Max35Text [†] Usage rules: Required by CGI-MP. Slovenska sporitelna a.s. uses "SBA".
2.100	[0..1]	+++ <ComssnWvrlnd>	Item: CommissionWaiverIndicator Function: Indicates whether the transaction is exempt from commission. Format: Boolean

2.104	[0..1]	+++ <AmtDtls>	Item: AmountDetails Function: Set of elements providing Information on the original amount. Usage rules: Allowed only for bulk payments. The contents of this group of elements are not regulated.
2.105	[0..n]	+++ <Chrgs>	Item: Charges Function: Provides Information on the charges included in the entry amount.
2.106	[0..1]	++++ <TtlChrgsAndTaxAmt>	Item: TotalChargesAndTaxAmount Function: Total of all charges and taxes applied to the entry. Format: ActiveOrHistoricCurrencyAndAmount [†] Usage rules: This is the net charge amount.
2.107	[1..1]	++++ <Amt>	Item: Amount Function: Transaction charges to be paid by the charge bearer. Format: ActiveOrHistoricCurrencyAndAmount [†]
2.108	[0..1]	++++ <CdtDbtInd>	Item: CreditDebitIndicator Function: Indicates whether the charges amount is a credit or a debit amount. Format: Code, one of {CRDT, DBIT} Usage rules: Default is "CRDT". A zero amount is considered to be a credit. Note that the charge "sign" here is opposite to the actually booked one. A charge of (+)5€ will actually result in a debit on client's account.
2.112	[0..1]	++++ <Rate>	Item: Rate Function: Rate used to calculate the amount of the charge or fee. Format: Number, total digits: 11, fraction digits: 10.
2.113	[0..1]	++++ 	Item: Bearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: Code word. (See below.) Usage rules: Identifies the party that will bear the charge. Only following values are allowed: "DEBT" – the debtor bears all charges "CRED" – the creditor bears all charges "SHAR" – each party bears the charges of its agent "SLEV" – the charges are distributed according to a bilateral agreement between the creditor and debtor agents.
2.135	[1..1]	+++ <NtryDtls>	Item: EntryDetails Function: Set of elements used to provide details on the entry. Usage rule: This is always present in a statement from Slovenska sporitelna a.s..
2.136	[0..1]	++++ <Btch>	Item: Batch Function: Set of elements used to provide details on batched transactions.
2.137	[0..1]	+++++ <Msgld>	Item: MessageIdentification Function: Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. Format: Max35Text [†] . Usage rules: Payment instruction message ID.
2.138	[0..1]	+++++ <PmtInflId>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party, to unambiguously identify the payment Information group within the message. Format: Max35Text [†] . Usage rules: Payment instruction ID assigned by the instructing party.

2.139	[0..1]	+++++ <NbOfTxs>	Item: NumberOfTransactions Function: Number of individual transactions included in the batch. Format: Number, total digits: 15, fraction digits: 0. Usage rules: Number of transactions in the bulk payment.
2.140	[0..1]	+++++ <TtlAmt>	Item: TotalAmount Function: Total amount of money reported in the batch entry. Format: ActiveOrHistoricCurrencyAndAmount [†]
2.141	[0..1]	+++++ <CdtDbtInd>	Item: CreditDebitIndicator Function: Indicates whether the batch entry is a credit or a debit entry. Format: Code, one of {CRDT, DBIT}
2.142	[1..n]	++++ <TxDtIs>	Item: TransactionDetails Function: Set of elements used to provide Information on the underlying transaction(s). Usage rule: Slovenska sporitelna a.s. produces more than one occurrence of this only in case of a bulk payment.
2.143	[1..1]	+++++ <Ref>	Item: Reference Function: Set of elements used to provide the identification of the underlying transaction.
2.144	[0..1]	+++++ <Msgld>	Item: MessageIdentification Function: Point to point reference, as assigned by the instructing party of the underlying message. Format: Max35Text [†] . Usage rules: Payment instruction message ID.
2.145	[0..1]	+++++ <AcctSvcrRef>	Item: AccountServicerReference Function: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. Format: Max35Text [†] . Usage rules: Payment reference assigned by the account– servicing agent
2.146	[0..1]	+++++ <PmtInfld>	Item: PaymentInformationIdentification Function: Unique identification, as assigned by a sending party of a payment, to unambiguously identify the payment Information group within the message. Format: Max35Text [†] . Usage rules: Payment instruction ID assigned by the instructing party.
2.147	[0..1]	+++++ <Instrld>	Item: InstructionIdentification Function: Unique identification, as assigned by an instructing party, to unambiguously identify the instruction. Format: Max35Text [†] . Usage rules: Payment instruction ID assigned by the instructing agent.

2.148	[0..1]	++++++ <EndToEndId>	<p>Item: EndToEndIdentification</p> <p>Function: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Format: Max35Text[†].</p> <p>Usage rules: It may contain EuroSIPS credit-side symbols, although the conditions, under which the symbols are recognised, differ between banks.</p> <p>The most rigorous Formatting specification, that should be recognised by all participants, requires all three symbols to be present (event those without a value) in a strict order and no other text apart from the symbols may be present in the reference. The corresponding regular expression is: $\wedge/VS[0-9]{0,10}/SS[0-9]{0,10}/KS[0-9]{0,4}\\$</p> <p>Some more liberal specifications allow for:</p> <p>–skipping the label if the symbol has no value: $\wedge(/VS[0-9]{0,10})?(/SS[0-9]{0,10})?(/KS[0-9]{0,4})?\\$</p> <p>–text around the symbols: $\wedge/VS[0-9]{0,10}/SS[0-9]{0,10}/KS[0-9]{0,4}$</p> <p>–or a combination of both: $\wedge(/VS[0-9]{0,10})?(/SS[0-9]{0,10})?(/KS[0-9]{0,4})?$</p> <p>The most liberal specification allows any subset of the symbols to be present in any order and with free text anywhere between and around them. The corresponding regular expression is too long to be readable; instead, a free-form description of the Formatting follows: The EuroSIPS credit-side symbols are recognizable by dedicated labels. All labels are case-sensitive. If a label does not exist or exists more than once within the reference or if the first character after the label is not a digit, the related symbol is considered nonexistent. The symbol starts with the first digit after the label and ends before the first non-digit character or by eaching the maximal symbol length. The labels and maximal lengths for individual symbols are as follows:</p> <table border="1" data-bbox="821 1366 1444 1523"> <thead> <tr> <th>Symbol</th> <th>Lable</th> <th>Max length</th> </tr> </thead> <tbody> <tr> <td>Variable</td> <td>/VS</td> <td>10</td> </tr> <tr> <td>Specific</td> <td>/SS</td> <td>10</td> </tr> <tr> <td>Constant</td> <td>/KS</td> <td>4</td> </tr> </tbody> </table>	Symbol	Lable	Max length	Variable	/VS	10	Specific	/SS	10	Constant	/KS	4
Symbol	Lable	Max length													
Variable	/VS	10													
Specific	/SS	10													
Constant	/KS	4													
2.149	[0..1]	++++++ <TxId>	<p>Item: TransactionIdentification</p> <p>Function: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Format: Max35Text[†].</p> <p>Usage rules: Transaction reference assigned by the instructing application. For incoming transactions, this is the instructing agent; for outgoing transactions, this is the instructing “front -end” application. For card transactions, this is the Point-of-Trade (ATM or POS) or the Acquirer’s transactions processing system. A system equivalent of the End-to-End ID.</p>												

2.150	[0..1]	++++++ <MndtId>	Item: MandateIdentification Function: Unique identification, as assigned by the creditor, to unambiguously identify the mandate. Format: Max35Text [†] . Usage rules: Allowed only for SDD transactions.
2.151	[0..1]	++++++ <ChqNb>	Item: ChequeNumber Function: Unique and unambiguous identifier for a cheque as assigned by the agent. Format: Max35Text [†] . Usage rules: For card transactions, this is the card number in Format **** * 1111 For cheque transactions, this is the cheque number.
2.152	[0..1]	++++++ <ClrSysRef>	Item: ClearingSystemReference Function: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. Format: Max35Text [†] . Usage rules: Transaction reference assigned by the clearing system.
2.156	[1..1]	+++++ <AmtDtls>	Item: AmountDetails Function: Set of elements providing Information on the original amount. Usage rules: Required by CGI-MP
2.1.0	[0..1]	++++++ <InstdAmt>	Item: InstructedAmount Function: Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange Information in case the instructed amount and/or currency is/are different from the entry amount and/or currency. Usage rules: For card transactions, this is the amount and currency entered into the ATM / POS terminal.
2.1.1	[1..1]	+++++++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Format: ActiveOrHistoricCurrencyAndAmount [†] .
2.1.9	[1..1]	++++++ <TxAmt>	Item: TransactionAmount Function: Amount of the underlying transaction. Usage rules: Required by CGI-MP to be always present.
2.1.10	[1..1]	+++++++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Format: ActiveOrHistoricCurrencyAndAmount [†] .
2.1.18	[0..1]	++++++ <CntrValAmt>	Item: CounterValueAmount Function: Set of elements used to provide the countervalue amount and currency exchange Information. Usage rules: Present if the transaction currency differs from the account currency.
2.1.19	[1..1]	+++++++ <Amt>	Item: Amount Function: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Format: ActiveOrHistoricCurrencyAndAmount [†] . Usage rules: This amount has the same credit/debit indicator as the entry itself.

2.1.20	[0..1]	+++++++ <CcyXchg>	Item: Function:	CurrencyExchange Set of elements used to provide details on the currency exchange.
2.1.21	[1..1]	+++++++ <SrcCcy>	Item: Function: Format: Usage rules:	SourceCurrency Currency from which an amount is to be converted in a currency conversion. ActiveOrHistoricCurrencyCode [†] . The currency that enters the conversion.
2.1.22	[0..1]	+++++++ <TrgtCcy>	Item: Function: Format: Usage rules:	TargetCurrency Currency into which an amount is to be converted in a currency conversion. ActiveOrHistoricCurrencyCode [†] . The currency that is the result of the conversion.
2.1.23	[0..1]	+++++++ <UnitCcy>	Item: Function: Format: Usage rules:	UnitCurrency Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP. ActiveOrHistoricCurrencyCode [†] . The ratio between the amounts in the target and source currency.
2.1.24	[1..1]	+++++++ <XchgRate>	Item: Function: Format:	ExchangeRate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. BaseOneRate [†] .
2.1.25	[0..1]	+++++++ <CtrctId>	Item: Function: Format:	ContractIdentification Unique identification to unambiguously identify the foreign exchange contract. Max35Text [†] .
2.1.26	[0..1]	+++++++ <QtnDt>	Item: Function: Format:	QuotationDate Date and time at which an exchange rate is quoted. ISODatetime [†] .
2.1.36	[0..n]	+++++ <PrtryAmt>	Item: Function:	ProprietaryAmount Set of elements used to provide Information on the original amount and currency exchange.
2.1.37	[1..1]	+++++ <Tp>	Item: Function: Format: Usage rules:	Type Specifies the type of amount. Max35Text [†] . Classifies the proprietary amount. The value "CASHBACK" represents a card transaction cashback. Other types of proprietary amounts are not regulated.
2.1.38	[1..1]	+++++ <Amt>	Item: Function: Format: Usage rules:	Amount Amount of money to be exchanged against another amount of money in the counter currency. ActiveOrHistoricCurrencyAndAmount [†] . Absolute cashback amount. Cannot be negative. This amount has the same credit/debit indicator as the entry itself.
2.163	[1..1]	+++++ <BkTxCd>	Item: Function: Usage rules:	BankTransactionCode Set of elements used to fully identify the type of underlying transaction resulting in an entry. Slovenska sporitelna a.s. always uses <Prtry>.
2.169	[0..1]	+++++ <Prtry>	Item: Function:	Proprietary Using a proprietary way to indicate the Bank Transaction Code.

2.170	[1..1]	+++++++ <Cd>	Item: Code Function: The code with the abovementioned element. Format: Max35Text [†] Usage rules: The movement SBA transaction code.
2.171	[1..1]*	+++++++ <lssr>	Item: Issuer Function: Indication of the issuer of the Bank Transaction Code Format: Max35Text [†] Usage rules: Required by CGI-MP. Slovenska sporitelna a.s. uses "SBA".
2.173	[0..1]	+++++++ <TtlChrgsAndTaxAmt>	Item: TotalChargesAndTaxAmount Function: Total of all charges and taxes applied to the entry. Format: ActiveOrHistoricCurrencyAndAmount [†] .
2.174	[1..1]	+++++++ <Amt>	Item: Amount Function: Transaction charges to be paid by the charge bearer. Format: ActiveOrHistoricCurrencyAndAmount [†] .
2.175	[0..1]	+++++++ <CdtDbtInd>	Item: CreditDebitIndicator Function: Indicates whether the charges amount is a credit or a debit amount. Format: Code, one of {CRDT, DBIT} Usage rules: Please note that the charge "sign" here is opposite to the actually booked one. A charge of (+)5€ will actually result in a debit on client's account.
2.179	[0..1]	+++++++ <Rate>	Item: Rate Function: Rate used to calculate the amount of the charge or fee. Format: Number, total digits: 11, fraction digits: 10.
2.180	[0..1]	+++++++ 	Item: Bearer Function: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Format: Code word. (See below.) Usage rules: Identifies the party that will bear the charge. Only following values are allowed: "DEBT" – the debtor bears all charges "CRED" – the creditor bears all charges "SHAR" – each party bears the charges of its agent "SLEV" – the charges are distributed according to a bilateral agreement between the creditor and debtor agents.
2.199	[0..1]	+++++ <RltdPties>	Item: Related Parties Function: Set of elements used to identify the parties related to the underlying transaction.
2.201	[0..1]	+++++++ <Dbtr>	Item: Debtor Function: Set of elements to describe the debtor.
9.1.0	[0..1]	+++++++ <Nm>	Item: Name (of the Debtor) Function: The name of the debtor Format: Max35Text [†] .
9.1.1	[0..1]	+++++++ <PstlAdr>	Item: PostalAddress (of the debtor) Function: A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[0..1]	+++++++ <Id>	Item: Identification (of the debtor) Function: Unique and unambiguous identification of a party.

9.1.13	[1..1]	+++++++ <Orgld>	Item:	OrganisationIdentification
			Function:	Unique and unambiguous way to identify an organisation. (of the debtor).
			Format:	A reusable set of elements
				For definition, see Frequently Used Element-blocks, OrganizationIdentification <Orgld>, typed as OrganisationIdentification4
9.1.21	[1..1]	+++++++ <Prvtld>	Item:	PrivateIdentification (of the debtor)
			Function:	Unique and unambiguous identification of a person, eg, passport.
			Format:	A reusable set of elements
				For definition, see Frequently Used Element-blocks, PrivateIdentification <Prvtld>, typed as PersonIdentification5.
9.1.33	[0..1]	+++++++ <CtryOfRes>	Item:	CountryOfResidence
			Function:	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			Format:	CountryCode [†] .
2.202	[0..1]	+++++++ <DbtrAcct>	Item:	DebtorAccount
			Function:	Unambiguous identification of the account of the debtor.
			Format:	A reusable set of elements
				For definition, see Frequently Used Element-blocks, CashAccount16
2.203	[0..1]	+++++++ <UltmtDbtr>	Item:	UltimateDebtor
			Function:	Ultimate party that owes an amount of money to the (ultimate) creditor.
9.1.0	[0..1]	+++++++ <Nm>	Item:	Name (of the Ultimate Debtor)
			Function:	The name of the ultimate debtor
			Format:	Max35Text [†] .
9.1.1	[0..1]	+++++++ <PstlAdr>	Item:	PostalAddress (of the Ultimate Debtor)
			Function:	A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[0..1]	+++++++ <ld>	Item:	Identification (of the Ultimate Debtor)
			Function:	Unique and unambiguous identification of a party.
9.1.13	[1..1]	+++++++ <Orgld>	Item:	OrganisationIdentification (of the Ultimate Debtor)
			Function:	Unique and unambiguous way to identify an organisation.
			Format:	A reusable set of elements
				For definition, see Frequently Used Element-blocks, OrganizationIdentification <Orgld>, typed as OrganisationIdentification4
9.1.21	[1..1]	+++++++ <Prvtld>	Item:	PrivateIdentification (of the Ultimate Debtor)
			Function:	Unique and unambiguous identification of a person, eg, passport.
			Format:	A reusable set of elements
				For definition, see Frequently Used Element-blocks, PrivateIdentification <Prvtld>, typed as PersonIdentification5.

9.1.33	[0..1]	+++++++ <CtryOfRes>	Item:	CountryOfResidence
			Function:	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
			Format:	CountryCode [†]
2.204	[0..1]	+++++++ <Cdtr>	Item:	Creditor
9.1.0	[0..1]	+++++++ <Nm>	Item:	Name (of the Creditor)
			Function:	The name of the creditor
			Format:	Max35Text [†]
9.1.1	[0..1]	+++++++ <PstlAdr>	Item:	PostalAddress (of the creditor)
			Function:	A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[0..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a party.
9.1.13	[1..1]	+++++++ <OrgId>	Item:	OrganisationIdentification (of the Creditor)
			Function:	Unique and unambiguous way to identify an organisation.
			Format:	A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <OrgId>, typed as OrganisationIdentification4
9.1.21	[1..1]	+++++++ <PrvtId>	Item:	PrivateIdentification (of the Creditor)
			Function:	Unique and unambiguous identification of a person, eg, passport.
			Format:	A reusable set of elements For definition, see Frequently Used Element-blocks, PrivateIdentification <PrvtId>, typed as PersonIdentification5.
9.1.33	[0..1]	+++++++ <CtryOfRes>	Item:	CountryOfResidence
			Function:	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
2.205	[0..1]	+++++++ <CdtrAcct>	Item:	CreditorAccount
			Function:	Unambiguous identification of the account of the creditor.
			Format:	A reusable set of elements For definition, see Frequently Used Element-blocks, CashAccount16
2.206	[0..1]	+++++++ <UltmtCdtr>	Item:	UltimateCreditor
			Function:	Ultimate party to which an amount of money is due.
9.1.0	[0..1]	+++++++ <Nm>	Item:	Name (of the Ultimate Creditor)
			Function:	The name of the ultimate creditor
			Format:	Max35Text [†] .
9.1.1	[0..1]	+++++++ <PstlAdr>	Item:	PostalAddress (of the Ultimate Creditor)
			Function:	A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[0..1]	+++++++ <Id>	Item:	Identification (of the Ultimate Creditor)
			Function:	Unique and unambiguous identification of a party.

9.1.13	[1..1]	+++++++ <Orgld>	Item: Function: Format:	OrganisationIdentification (of the Ultimate Creditor) Unique and unambiguous way to identify an organisation. A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <Orgld>, typed as OrganisationIdentification4.
9.1.21	[1..1]	+++++++ <Prvtld>	Item: Function: Format:	PrivateIdentification (of the Ultimate Creditor) Unique and unambiguous identification of a person, eg, passport. A reusable set of elements For definition, see Frequently Used Element-blocks, PrivateIdentification <Prvtld>, typed as PersonIdentification5.
9.1.33	[0..1]	+++++++ <CtryOfRes>	Item: Function: Format:	CountryOfResidence (of the Ultimate Creditor) Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode [†] .
2.207	[0..1]	+++++++ <TradgPty>	Item:	TradingParty
9.1.0	[0..1]	+++++++ <Nm>	Item: Function: Format:	Name (of the TradgPty) The name of the ultimate debtor Max35Text [†] .
9.1.1	[0..1]	+++++++ <PstlAdr>	Item: Function:	PostalAddress (of the TradgPty) A reusable set of elements. For definition, see Frequently Used Element-blocks, Fehler! Verweisquelle konnte nicht gefunden werden.
9.1.12	[0..1]	+++++++ <ld>	Item: Function:	Identification (of the TradgPty) Unique and unambiguous identification of a party.
9.1.13	[1..1]	+++++++ <Orgld>	Item: Function: Format:	OrganisationIdentification (of the TradgPty) Unique and unambiguous way to identify an organisation. A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <Orgld>, typed as OrganisationIdentification4.
9.1.21	[1..1]	+++++++ <Prvtld>	Item: Function: Format:	PrivateIdentification (of the TradgPty) Unique and unambiguous identification of a person, eg, passport. A reusable set of elements For definition, see Frequently Used Element-blocks, PrivateIdentification <Prvtld>, typed as PersonIdentification5.
9.1.33	[0..1]	+++++++ <CtryOfRes>	Item: Function: Format:	CountryOfResidence (of the TradgPty) Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CountryCode [†]
2.208	[0..n]	+++++++ <Prtry>	Item: Function:	Proprietary Proprietary party related to the underlying transaction.

2.209	[1..1]	+++++++ <Tp>	Item: Type Function: Specifies the type of proprietary party. Format: Max35Text [†] Usage rules: Classifies the proprietary party. For card transactions, the value "CardAssociation" represents a card association (VISA, MasterCard, ...). Other values are not regulated.
2.210	[1..1]	+++++++ <Pty>	Item: Party Function: Proprietary party.
9.1.0	[0..1]	+++++++ <Nm>	Item: Name Function: The name of party. Format: Max35Text [†] . Usage rules: For card transactions, this is the name of the card association.
9.1.33	[0..1]	+++++++ <CtryOfRes>	Item: CountryOfResidence Function: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. Format: CountryCode [†]
2.211	[0..1]	+++++ <RltdAgts>	Item: RelatedAgents
2.212	[0..1]	+++++ <DbtrAgt>	Item: DebtorAgent Function: Unique and unambiguous way to identify an organisation. Format: A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <OrgId>, typed as OrganisationIdentification4.
2.213	[0..1]	+++++ <CdtrAgt>	Item: CreditorAgent Function: Unique and unambiguous way to identify an organisation. Format: A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <OrgId>, typed as OrganisationIdentification4.
2.214	[0..1]	+++++ <IntrmyAgt1>	Item: IntermediaryAgent1 Function: Agent between the debtor's agent and the Intermediary agent 1. Format: A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <OrgId>, typed as OrganisationIdentification4.
2.220	[0..1]	+++++ <SttlmPlc>	Item: SettlementPlace Function: Place where settlement of the securities takes place. Format: A reusable set of elements For definition, see Frequently Used Element-blocks, OrganizationIdentification <OrgId>, typed as OrganisationIdentification4.
2.221	[0..1]	+++++ <Prtry>	Item: Proprietary Function: Proprietary agent related to the underlying transaction.

2.222	[1..1]	+++++++ <Tp>	Item:	Type
			Function:	Specifies the type of proprietary agent.
			Format:	Max35Text [†]
			Usage rules:	For card transactions, the values “CardIssuer” and “CardAcquirer” represent the card Issuer and transaction Acquirer, respectively. Other values are not regulated.
2.223	[1..1]	+++++++ <Agt>	Item:	Agent
			Function:	Organisation established primarily to provide financial services.
6.1.0	[1..1]	+++++++ <FinInstId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[0..1]	+++++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
			Format:	BICIdentifier
			Usage rules:	For card transaction, this is the BIC of the Issuer/Acquirer.
6.1.7	[0..1]	+++++++ <Nm>	Item:	Name
			Function:	Name by which an agent is known and which is usually used to identify that agent.
			Format:	Alphanumeric, max 140 chars.
			Usage rules:	For card transaction, this is the BIC of the Issuer/Acquirer.
6.1.25	[0..1]	+++++++ <BrnchId>	Item:	BranchIdentification
			Function:	Identifies a specific branch of a financial institution.
			Usage rules:	For a card transaction Acquirer, this represents the Point-of-Trade (ATM or POS).
6.1.26	[0..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of a branch of a financial institution.
			Format:	Max35Text [†]
6.1.27	[0..1]	+++++++ <Nm>	Item:	Name
			Function:	Name by which an agent is known and which is usually used to identify that agent.
			Format:	Alphanumeric, max 140 chars.
			Usage rules:	For a card transaction Acquirer, this is the name of the Point-of-Trade.
2.224	[1..1]	+++++ <Purp>	Item:	Purpose
			Function:	Underlying reason for the payment transaction.
2.225	[1.1]	+++++ <Cd>	Item:	Code
			Function:	Underlying reason for the payment transaction, as published in an external purpose code list.
			Format:	Code, one of ExternalPurpose1Code [†] .
2.234	[0..1]	+++++ <RmtInf>	Item:	RemittanceInformation
			Function:	Structured Information that enables the matching, ie, reconciliation, of a payment with the Items that the payment is intended to settle, such as commercial invoices in an account receivable system.

2.235	[XOR]	++++++ <Unstrd>	Item: Unstructured Function: Information supplied to enable the matching/reconciliation of an entry with the Items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Format: Only 1 occurrence of this element is allowed. Alphanumeric max 140 chars. Usage rules: Either this is present or <Strd> is present but not both.
2.236	[0..n]	++++++ <Strd>	Item: Structured Function: Set of structured elements to cover the above mentioned information. Usage rules: Either this is present or <Ustrd> is present but not both.
2.256	[0..1]	+++++++ <CdtrRefInf>	Item: CreditorReferenceInformation Function: Reference Information provided by the creditor to allow the identification of the underlying documents.
2.262	[0..1]	+++++++ <Ref>	Function: Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Format: Alphanumeric max 35 chars. Slovenska sporitelna a.s. uses max 26.
2.256	[0..1]	+++++++ <CdtrRefInf>	Item: CreditorReferenceInformation Function: Reference Information provided by the creditor to allow the identification of the underlying documents.
2.257	[0..1]	+++++++ <Tp>	Item: Type Function: Specifies the type of creditor reference.
2.258	[1..1]	+++++++ <CodOrPrtry>	Item: CodeOrProprietary Function: Coded or proprietary
2.259	[1..1]	+++++++ <Cd>	Item: Code Function: Type of creditor reference, in a coded form. Format: Code, one of the list in DocumentType3Code. Usage rules: Slovenska sporitelna a.s. always uses "SCOR"
2.261	[0..1]	+++++++ <Issr>	Item: Issuer Function: Entity that assigns the credit reference type. Format: Max35Text [†]
2.262	[0..1]	+++++++ <Ref>	Item: Reference Function: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Format: Max35Text [†]
2.293	[0..1]	<RtrInf>	Item: Reference Function: Set of elements used to provide the return information.
2.294	[0..1]	++++++ <OrgnlBkTxCd>	Item: OriginalBankTransactionCode Function: Bank transaction code included in the original entry for the transaction.
2.300	[0..1]	+++++++ <Prtry>	Item: Proprietary Function: Bank transaction code in a proprietary form, as defined by the issuer.
2.301	[XOR]	+++++++ <Cd>	Item: Code Function: Proprietary bank transaction code to identify the underlying transaction. Format: Max35Text [†]
2.302	[XOR]	+++++++ <Prtry>	Item: Issuer Function: Identification of the issuer of the proprietary bank transaction code. Format: Max35Text [†]
2.303	[0..1]	++++++ <Orgtr>	Item: Originator Function: Party that issues the return.

9.1.0	[0..1]	+++++++ <Nm>	Item:	Name
			Function:	Name by which a party is known and which is usually used to identify that party.
			Format:	Alphanumeric, max 140 chars.
9.1.1	[0..1]	+++++++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services. For child-elements of <PstlAdr>, see Frequently Used Element-blocks, type Fehler! Verweisquelle konnte nicht gefunden werden.
2.304	[0..1]	+++++++ <Rsn>	Item:	Reason
			Function:	Specifies the reason for the return.
2.305	[XOR]	+++++++ <Cd>	Item:	Code
			Function:	Reason for the return, as published in an external reason code list.
			Format:	Code, one of ExternalReturnReason1Code [†]
2.306	[XOR]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Reason for the return, in a proprietary form.
2.307	[0..n]	+++++++ <AddtlInf>	Item:	AdditionalInformation
			Function:	Further details on the return reason.
			Format:	Alphanumeric, max 105 chars.
			Usage rules:	The first instance is mandatory and contains the R-Message type. Allowed values are REJECT, RETURN, RECALL, REFUND, REVERSAL, REVOCATION and REFUSAL, although only the first four are likely to appear on a client's account. Subsequent instances are not covered by the standard.

Frequently Used Element-blocks

8.3.1.1 Postal Address <PstlAdr> typed as PostalAddress6

The element-block below is used in the elements Debtor, UltimateCreditor, Creditor and UltimateCreditor, via the XML type <PstlAdr>.

1.2.15	[0..1]	++++ <PstlAdr>	Item:	PostalAddress (of the owner)
			Function:	A reusable set of elements.
1.2.16	[0..1]	+++++ <AdrTp>	Item:	AddressType
			Function:	Identifies the nature of the postal address.
			Format:	Code, one of {ADDR, BIZZ, DLVY, HOME, MLTO, PBOX}
1.2.17	[0..1]	+++++ <Dept>	Item:	Department
			Function:	Identification of a division of a large organisation or building.
			Format:	Alphanumeric, max 70 chars.
1.2.18	[0..1]	+++++ <SubDept>	Item:	SubDepartment
			Function:	Identification of a sub-division of a large organisation or building.
			Format:	Alphanumeric, max 70 chars.
1.2.19	[0..1]	+++++ <StrtNm>	Item:	StreetName
			Function:	Name of a street or thoroughfare.
			Format:	Alphanumeric, max 70 chars.
1.2.20	[0..1]	+++++ <BldgNb>	Item:	BuildingNumber
			Function:	Number that identifies the position of a building on a street.
			Format:	Alphanumeric, max 16 chars.
1.2.21	[0..1]	+++++ <PstCd>	Item:	PostCode
			Function:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
			Format:	Alphanumeric, max 16 chars.
1.2.22	[0..1]	+++++ <TwnNm>	Item:	TownName
			Function:	Name of a built-up area, with defined boundaries, and a local government.
			Format:	Max35Text [†]
1.2.23	[0..1]	+++++ <CtrySubDvsn>	Item:	CountrySubDivision
			Function:	Identifies a subdivision of a country such as state, region, county.
			Format:	Max35Text [†]
1.2.24	[0..1]	+++++ <Ctry>	Item:	Country
			Function:	Nation with its own government.
			Format:	CountryCode [†]
1.2.25	[0..7]	+++++ <AdrLine>	Item:	AddressLine
			Function:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text..
			Format:	Alphanumeric, max 70 chars.

8.3.1.2 OrganizationIdentification <OrgId>, typed as OrganisationIdentification4

The element-block below is used in the elements Debtor, UltimateCreditor, Creditor and UltimateCreditor, via the XML type <Identification>, which itself is typed as Party6Choice.

9.1.13	[1..1]	+++++++ <OrgId>	Item:	OrganisationIdentification
			Function:	
9.1.14	[0..1]	+++++++ <BICOrBEI>	Item:	BICOrBEI
			Function:	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
			Format:	BICIdentifier [†] .
9.1.15	[0..n]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
9.1.16	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text [†] .
9.1.17	[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Name of the identification scheme.
9.1.18	[1..1]	+++++++ <Cd>	Item:	Code
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Format:	ExternalOrganisationIdentification1Code
9.1.19	[1..1]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Format:	Max35Text [†] .
9.1.20	[0..1]	+++++++ <Issr>	Item:	Issuer
			Function:	Entity that assigns the identification.
			Format:	Max35Text [†] .

8.3.1.3 PrivatIdentification <PrvtId>, typed as PersonIdentification5

The element-block below is used in the elements Debtor, UltimateCreditor, Creditor and UltimateCreditor, via the XML type <Identification>, which itself is typed as Party6Choice.

9.1.21	[1..1]	+++++++ <PrvtId>	Item: Function:	PrivatIdentification
9.1.27	[0..n]	+++++++ <Othr>	Item: Function: Usage rules:	Other Unique identification of a person, as assigned by an institution, using an identification scheme. When the context is <Cdtr> No more than one instance present for non-SDD transactions. For SDD transactions, an additional instance containing the SDD CreditorID and distinguishable by SchmeNm/Prtry = "CID" may be present.
9.1.28	[1..1]	+++++++ <Id>	Item: Function: Format: Usage rules:	Identification Unique and unambiguous identification of a person. Max35Text [†] . When the context is <Cdtr> Creditor ID. For SDD transactions, if SchmeNm/Prtry="CID", this is the SDD CID.
9.1.29	[0..1]	+++++++ <SchmeNm>	Item: Function:	SchemeName Name of the identification scheme.
9.1.30	[1..1]	+++++++ <Cd>	Item: Function: Format:	Code Name of the identification scheme, in a coded form as published in an external list. ExternalPersonIdentification1Code.
9.1.31	[1..1]	+++++++ <Prtry>	Item: Function: Format: Usage rules:	Proprietary Name of the identification scheme, in a free text form. Max35Text [†] . When the context is <Cdtr> Creditor ID. For SDD transactions, if SchmeNm/Prtry="CID", this is the SDD CID.
9.1.32	[0..1]	+++++++ <Issr>	Item: Function: Format:	Issuer Entity that assigns the identification. Max35Text [†] .

8.3.1.4 CashAccount16

This Element-block is used in DebtorAccount and CreditorAccount.

1.1.0	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	[1..1]	+++++++ <IBAN>	Item:	IBAN
			Function:	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the Format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
			Format:	IBAN2007Identifier [†] .
			Usage rules:	Mandatory for SEPA transaction.
1.1.2	[1..1]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
1.1.3	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Identification assigned by an institution.
			Format:	Max35Text [†] .
1.1.4	[0..1]	+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Name of the identification scheme.
1.1.5	[1..1]	+++++++ <Cd>	Item:	Code
			Function:	Name of the identification scheme, in a coded form as published in an external list.
			Format:	ExternalAccountIdentification1Code [†] .
1.1.6	[1..1]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Name of the identification scheme, in a free text form.
			Format:	Max35Text [†] .
1.1.7	[0..1]	+++++++ <Issr>	Item:	Issuer
			Function:	Entity that assigns the identification.
			Format:	Max35Text [†] .
1.1.11	[0..1]	+++++++ <Ccy>	Item:	Currency
			Function:	Identification of the currency in which the account is held.
			Format:	ActiveOrHistoricCurrencyCode [†] .

8.3.1.5 BranchAndFinancialInstitutionIdentification4

This Element-block is used in DebtorAgent, CreditorAgent, IntermediaryAgent1, and CreditorAccount and TradingParty.

6.1.0	[1..1]	+++++++ <FinInstId>	Item:	FinancialInstitutionIdentification
			Function:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.1	[0..1]	+++++++ <BIC>	Item:	BIC
			Function:	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
			Format:	BICIdentifier
6.1.7	[0..1]	+++++++ <Nm>	Item:	Name
			Function:	Name by which an agent is known and which is usually used to identify that agent.
			Format:	Alphanumeric, max 140 chars.
6.1.19	[0..1]	+++++++ <Othr>	Item:	Other
			Function:	Unique identification of an agent, as assigned by an institution, using an identification scheme.
			Usage rules:	Not-applicable to <IntrmyAgt1>. Not-applicable to <IntrmyAgt1>. Not-applicable to <SttlmPlc>.
6.1.20	[1..1]	+++++++ <Id>	Item:	Identification
			Function:	Unique and unambiguous identification of person/agent.
			Format:	Max35Text [†] .
			Usage rules:	For DbtrAgt , use EuroSIP bank code. Not-applicable to <IntrmyAgt1>. Not-applicable to <SttlmPlc>.
6.1.21		+++++++ <SchmeNm>	Item:	SchemeName
			Function:	Name of the identification scheme.
			Usage rules:	Not-applicable to <IntrmyAgt1>. Not-applicable to <SttlmPlc>.
6.1.23	[1..1]	+++++++ <Prtry>	Item:	Proprietary
			Function:	Name of the identification scheme, in a free text form.
			Format:	Max35Text [†] .
			Usage rules:	For DbtrAgt , Slovenska sporitelna a.s. always uses "EuroIPS Bank Code" Not-applicable to <IntrmyAgt1>. Not-applicable to <SttlmPlc>.
6.1.24	[0..1]	+++++++ <Issr>	Item:	Issuer
			Function:	Entity that assigns the identification.
			Format:	Max35Text [†] .
			Usage rules:	For DbtrAgt , if present Slovenska sporitelna a.s. always uses "NBS" Not-applicable to <IntrmyAgt1>. Not-applicable to <SttlmPlc>.
6.1.8	[0..1]	+++++++ <PstlAdr>	Item:	PostalAddress
			Function:	Information that locates and identifies a specific address, as defined by postal services.

6.1.9	[0..1]	+++++++ <AdrTp>	Item:	AddressType
			Function:	Identifies the nature of the postal address.
			Format:	Code, one of code words in AddressType2Code [†] .
6.1.10	[0..1]	+++++++ <Dept>	Item:	Department
			Function:	Identification of a division of a large organisation or building.
			Format:	Alphanumeric, max 70 chars.
6.1.11	[0..1]	+++++++ <SubDept>	Item:	SubDepartment
			Function:	Identification of a sub-division of a large organisation or building.
			Format:	Alphanumeric, max 70 chars.
6.1.12	[0..1]	+++++++ <StrtNm>	Item:	StreetName
			Function:	Name of a street or thoroughfare.
			Format:	Alphanumeric, max 70 chars.
6.1.13	[0..1]	+++++++ <BldgNb>	Item:	BuildingNumber
			Function:	Number that identifies the position of a building on a street.
			Format:	Alphanumeric, max 16 chars.
6.1.14	[0..1]	+++++++ <PstCd>	Item:	PostCode
			Function:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
			Format:	Alphanumeric, max 16 chars.
6.1.15	[0..1]	+++++++ <TwnNm>	Item:	TownName
			Function:	Name of a built-up area, with defined boundaries, and a local government.
			Format:	Max35Text [†] .
6.1.16	[0..1]	+++++++ <CtrySubDvsn>	Item:	CountrySubDivision
			Function:	Identifies a subdivision of a country such as state, region, county.
			Format:	Max35Text [†] .
6.1.17	[0..1]	+++++++ <Ctry>	Item:	Country
			Function:	Nation with its own government.
			Format:	CountryCode [†] .
6.1.18	[0..n]	+++++++ <AdrLine>	Item:	AddressLine
			Function:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
			Format:	Alphanumeric, max 70 chars.

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