INDUSTRA

Industra Gateway

ISO 20022 Message Implementation Guide for Payment Initiation

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Content

1. Introduction

This document describes how to use specific ISO messages between Customer and Industra Bank and should be read together with the ISO 20022 Message Definition Report since not all information have been repeated. Message elements that are not represented in this document will be viewed as optional for processing of payment and will be ignored.

Character set

In UNIFI messages the UTF8 encoding must be used.

Accepted characters are:

- Latin letters:

a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

- Latvian letters:

ā č ē ģ ī ķ ļ ņ š ū ž Ā Č Ē Ģ Ī Ķ Ļ Ņ Š Ū Ž

- Numbers

0 1 2 3 4 5 6 7 8 9

- Symbols

/ - ? : ( ) . , ' + space

Note: Latvian letters can be used for intrabank and domestivc payments; for internation payments they will be replaced with latin letters;

Description on the columns

ISO reference for V11 – reference to the corresponding description in the ISO 20022 Message Reference Guide used in Version for pain.001.001.11.

ISO reference for V12 – reference to the corresponding description in the ISO 20022 Message Reference Guide used in Version for pain.002.001.12.

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

Message Item - Element name used in ISO 20022 XML Message Definition Report.

2. Customer Credit Transfer Initiation V11 pain.001.001.11

ISO reference for V11	Structural Sequence	Or	Tag Name	Message Item	ISO Type	Presence	Industra Gateway Customer rules
	-		<CstmrCdtTrfInitn>	Message root			
2.4.1	**+**		**<GrpHdr>**	**GroupHeader**		**[1..1]**	
6.1.13.2.1	++		<MsgId>	MessageIdentification	Text	[1..1]	Must be unique. Identifier shall meet following condition: - only characters 0-9 a-z A-Z _ - can be used. Returned in pain.002 message.
6.1.13.2.2	++		<CreDtTm>	CreationDateTime	DateTime	[1..1]	
6.1.13.2.4	++		<NbOfTxs>	NumberOfTransactions	Text	[1..1]	Will be checked and returned error if does not match with number of transactions within entire message.
6.1.13.2.5	++		<CtrlSum>	ControlSum	Quantity	[0..1]	Will be checked and returned error if does not match with sum of transactions within entire message.
6.1.13.2.6	++		<InitgPty>	InitiatingParty		[1..1]	Ignored.
2.4.2	**+**		**<PmtInf>**	**PaymentInformation**		**[1..n]**	
2.4.2.1	++		<PmtInfId>	PaymentInformationIdentification	Text	[1..1]	Recommended to be unique. Returned in pain.002 message.
2.4.2.2	++		<PmtMtd>	PaymentMethod	Code	[1..1]	Only code TRF is allowed.
2.4.2.4	++		<BtchBookg>	BatchBooking	Indicator	[0..1]	Not used.

2.4.2.5	++		<NbOfTxs>	NumberOfTransactions	Text	[0..1]	Will be checked and returned error if does not match with number of transactions within Payment Information group.
2.4.2.6	++		<CtrlSum>	ControlSum	Quantity	[0..1]	Will be checked and returned error if does not match with sum of transactions within Payment Information group.
2.4.2.7	++		<PmtTpInf>	PaymentTypeInformation		[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf level is used.
6.1.17.1.1	+++		<InstrPrty>	InstructionPriority	Code	[0..1]	Not used.
6.1.17.1.2	+++		<SvcLvl>	ServiceLevel		[0..1]	Not used.
6.1.17.1.3	+++		<LclInstrm>	LocalInstrument		[0..1]	
6.1.17.1.3.1	++++	{Or	<Cd>	Code	Code	[1..1]	Not used.
6.1.17.1.3.2	++++	Or}	<Prtry>	Proprietary	Text	[1..1]	Accepted codes: NORM HIGH - not allowed for payments to other Latvian banks (domestic payments) EXPR
6.1.17.1.4	+++		<CtgyPurp>	CategoryPurpose		[0..1]	Not used.
2.4.2.8	++		<ReqdExctnDt>	RequestedExecutionDate		[1..1]	
6.1.7.1.1	+++		<Dt>	Date	DateTime	[1..1]	Accepted dates: - Current date, - Yesterdays's date (will be converted to Current date), - 10 or less days in future.
2.4.2.10	**++**		**<Dbtr>**	**Debtor**		**[1..1]**	
6.1.15.1.1	+++		<Nm>	Name	Text	[0..1]	Ignored. Data will be taken from Bank's customer database.

6.1.15.1.2	+++		<PstlAdr>	PostalAddress		[0..1]	Ignored. Data will be taken from Bank's customer database (if necessary according to payment type).
6.1.15.1.3	+++		<Id>	Identification		[0..1]	Ignored. Data will be taken from Bank's customer database (if necessary according to payment type).
6.1.15.1.4	+++		<CtryOfRes>	CountryOfResidence	Code	[0..1]	Ignored. Data will be taken from Bank's customer database.
2.4.2.11	**++**		**<DbtrAcct>**	**DebtorAccount**		**[1..1]**	Must be IBAN.
2.4.2.11.1	+++		<Id>	Identification		[1..1]	
6.1.2.1.1	++++		<IBAN>	IBAN	Identifier	[1..1]	
2.4.2.11.3	+++		<Ccy>	Currency	Code	[0..1]	Not used.
2.4.2.12	**++**		**<DbtrAgt>**	**DebtorAgent**		**[1..1]**	
6.1.10.4.1	+++		<FinInstnId>	FinancialInstitutionIdentification		[1..1]	
6.1.10.2.1	++++		<BICFI>	BICFI	Identifier	[1..1]	Must be Industra Bank's BIC/SWIFT (MULTLV2X or MULTLV2XXX).
2.4.2.15	**++**		**<UltmtDbtr>**	**UltimateDebtor**		**[0..1]**	Can be used at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf level is used. UltimateDebitor (UltmtDbtr) data will be forwarded to beneficiary bank when possible.
6.1.15.1.1	+++		<Nm>	Name	Text	[0..1]	Maximum 70 characters (including spaces) allowed.
6.1.15.1.2	+++		<PstlAdr>	PostalAddress		[0..1]	Not used.
6.1.15.1.3	+++		<Id>	Identification		[0..1]	
6.1.15.2.1	++++	{Or	<OrgId>	OrganisationIdentification		[1..1]	Either AnyBIC or Other is used.
6.1.14.1.1	+++++	{{Or	<AnyBIC>	AnyBIC	Identifier	[1..1]	
6.1.14.1.2	+++++		<LEI>	LEI	Identifier	[1..1]	Not used.

6.1.14.1.3	+++++	Or}}	<Othr>	Other		[1..1]	
6.1.14.1.3.1	++++++		<Id>	Identification	Text	[1..1]	
6.1.14.1.3.2	++++++		<SchmeNm>	SchemeName		[0..1]	
6.1.14.1.3.2.1	+++++++	{{Or	<Cd>	Code	Code	[1..1]	Accepted OrgId codes: BANK, CUST, DUNS, EMPL, GS1G, TXID
6.1.14.1.3.2.2	+++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.14.1.3.3	++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.2.2	++++	Or}	<PrvtId>	PrivateIdentification		[1..1]	
6.1.18.1.1	+++++	{{Or	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		[0..1]	
6.1.18.1.1.1	++++++		<BirthDt>	BirthDate	DateTime	[1..1]	
6.1.18.1.1.2	++++++		<PrvcOfBirth>	ProvinceOfBirth	Text	[0..1]	
6.1.18.1.1.3	++++++		<CityOfBirth>	CityOfBirth	Text	[1..1]	
6.1.18.1.1.4	++++++		<CtryOfBirth>	CountryOfBirth	Code	[1..1]	
6.1.18.1.2	+++++	Or}}	<Othr>	Other		[0..1]	
6.1.18.1.2.1	++++++		<Id>	Identification	Text	[1..1]	
6.1.18.1.2.2	++++++		<SchmeNm>	SchemeName		[0..1]	
6.1.18.1.2.2.1	+++++++	{{Or	<Cd>	Code	Code	[1..1]	Accepted PrvtId codes: ARNU, CCPT, CUST, DRLC, EMPL, NIDN, SOSE, TXID
6.1.18.1.2.2.2	+++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.18.1.2.3	++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.1.4	+++		<CtryOfRes>	CountryOfResidence	Code	[0..1]	Not used.
2.4.2.16	++		<ChrgBr>	ChargeBearer	Code	[0..1]	Required either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf is used. Accepted codes: DEBT - not allowed for payments to other Latvian banks (domestic payments) - not valid for SEPA payments

							SHAR SLEV
2.4.2.19	**++**		**<CdtTrfTxInf>**	**CreditTransferTransactionInformation**		**[1..n]**	
2.4.2.19.1	+++		<PmtId>	PaymentIdentification		[1..1]	
6.1.11.2.1	++++		<InstrId>	InstructionIdentification	Text	[1..1]	Must be unique within one PmtInf section. Identifier shall meet following condition: - maximum length is 30 characters; - only characters 0-9 a-z A-Z / - ? : ( ) . , ' + and space can be used; - may not contain double slash "//"; - may not start or end with slash "/" . Returned in pain.002 and camt.052 messages.
6.1.11.2.2	++++		<EndToEndId>	EndToEndIdentification	Text	[1..1]	Recommended to be unique. Identifier shall meet following condition: - only characters 0-9 a-z A-Z / - ? : ( ) . , ' + and space can be used; - may not contain double slash "//"; - may not start or end with slash "/" . Returned in pain.002 and camt.052 messages.

2.4.2.19.2	+++		<PmtTpInf>	PaymentTypeInformation		[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf level is used.
6.1.17.1.2	++++		<SvcLvl>	ServiceLevel		[0..1]	Not used
6.1.17.1.3	++++		<LclInstrm>	LocalInstrument		[0..1]	
6.1.17.1.3.1	+++++	{Or	<Cd>	Code	Code	[1..1]	Not used
6.1.17.1.3.2	+++++	Or}	<Prtry>	Proprietary	Text	[1..1]	Accepted codes: NORM HIGH - not allowed for payments to other Latvian banks (domestic payments) EXPR
2.4.2.19.3	+++		<Amt>	Amount		[1..1]	
6.1.3.1.1	++++		<InstdAmt>	InstructedAmount	Amount	[1..1]	Must be positive number and maximum 2 fraction digits.
2.4.2.19.5	+++		<ChrgBr>	ChargeBearer	Code	[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf level is used. Accepted codes: DEBT - not allowed for payments to other Latvian banks (domestic payments) - not valid for SEPA payments SHAR SLEV

2.4.2.19.8	+++		<UltmtDbtr>	UltimateDebtor		[0..1]	Can be used at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. If present at both PmtInf level and CdtTrfTxInf level, then value from CdtTrfTxInf level is used. UltimateDebitor (UltmtDbtr) data will be forwarded to beneficiary bank when possible.
6.1.15.1.1	++++		<Nm>	Name	Text	[0..1]	Same as described in 2.4.2.15 <UltmtDbtr> | 6.1.15.1.1 <Nm>.
6.1.15.1.2	++++		<PstlAdr>	PostalAddress		[0..1]	Same as described in 2.4.2.15 <UltmtDbtr> | 6.1.15.1.2 <PstlAdr>.
6.1.15.1.3	++++		<Id>	Identification		[0..1]	Same as described in 2.4.2.15 <UltmtDbtr> | 6.1.15.1.3 <Id> and related sub tags.
6.1.15.1.4	++++		<CtryOfRes>	CountryOfResidence	Code	[0..1]	Same as described in 2.4.2.15 <UltmtDbtr> | 6.1.15.1.3 <CtryOfRes>.
2.4.2.19.9	+++		<IntrmyAgt1>	IntermediaryAgent1		[0..1]	Used only for International payments when appropriate.
6.1.10.4.1	++++		<FinInstnId>	FinancialInstitutionIdentification		[1..1]	
6.1.10.2.1	+++++		<BICFI>	BICFI	Identifier	[0..1]	
6.1.10.2.4	+++++		<Nm>	Name	Text	[0..1]	
6.1.10.2.5	+++++		<PstlAdr>	PostalAddress		[0..1]	Recomended to use up to 105 characters (inculding spaces) as some payment systems do not support longer PostalAddress. If PostalAddress exceeds allowed limit then rest of PostalAddress might not be forwarded. PostalAddress is used primary from AddressLine (AdrLine). If AdrLine not present then other optional tags can be used - sequentially - TownName (TwnNm), DistrictName (DstrctNm), StreetName (StrtNm), BuildingNumber (BldgNb), BuildingName (BldgNm).

6.1.19.1.4	++++++		<StrtNm>	StreetName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.5	++++++		<BldgNb>	BuildingNumber	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.6	++++++		<BldgNm>	BuildingName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.11	++++++		<TwnNm>	TownName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.13	++++++		<DstrctNm>	DistrictName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.15	++++++		<Ctry>	Country	Code	[0..1]	
6.1.19.1.16	++++++		<AdrLine>	AddressLine	Text	[0..7]	
2.4.2.19.10	+++		<IntrmyAgt1Acct>	IntermediaryAgent1Account		[0..1]	Will be used only for International payments when appropriate.
2.4.2.19.10.1	++++		<Id>	Identification		[1..1]	
6.1.2.1.1	+++++	{Or	<IBAN>	IBAN	Identifier	[1..1]	
6.1.2.1.2	+++++	Or}	<Othr>	Other		[1..1]	
6.1.1.2.1	++++++		<Id>	Identification	Text	[1..1]	
2.4.2.19.15	**+++**		**<CdtrAgt>**	**CreditorAgent**		**[0..1]**	If not present, Creditor Agent BIC and Name will be derived from Creditor IBAN.
6.1.10.4.1	++++		<FinInstnId>	FinancialInstitutionIdentification		[1..1]	
6.1.10.2.1	+++++		<BICFI>	BICFI	Identifier	[0..1]	Must be 11-symbols valid SWIFT code. If CreditorAccount (CdtrAcct) is in IBAN format, CreditorAgent (CdtrAgt) BIC will be checked. If BIC and IBAN does not match - payment will not be accepted.
6.1.10.2.4	+++++		<Nm>	Name	Text	[0..1]	

6.1.10.2.5	+++++		<PstlAdr>	PostalAddress		[0..1]	Recomended to use up to 105 characters (inculding spaces) as some payment systems do not support longer PostalAddress. If PostalAddress exceeds allowed limit then rest of PostalAddress might not be forwarded. PostalAddress is used primary from AddressLine (AdrLine). If AdrLine not present then other optional tags can be used - sequentially - TownName (TwnNm), DistrictName (DstrctNm), StreetName (StrtNm), BuildingNumber (BldgNb), BuildingName (BldgNm). In case of International payments PostalAddress is mandatory.
6.1.19.1.4	++++++		<StrtNm>	StreetName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.5	++++++		<BldgNb>	BuildingNumber	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.6	++++++		<BldgNm>	BuildingName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.11	++++++		<TwnNm>	TownName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.13	++++++		<DstrctNm>	DistrictName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.15	++++++		<Ctry>	Country	Code	[0..1]	
6.1.19.1.16	++++++		<AdrLine>	AddressLine	Text	[0..7]	
2.4.2.19.16	+++		<CdtrAgtAcct>	CreditorAgentAccount		[0..1]	
2.4.2.19.16.1	++++		<Id>	Identification		[1..1]	
6.1.2.1.1	+++++	{Or	<IBAN>	IBAN	Identifier	[1..1]	
6.1.2.1.2	+++++	Or}	<Othr>	Other		[1..1]	
6.1.1.2.1	++++++		<Id>	Identification	Text	[1..1]	
2.4.2.19.17	**+++**		**<Cdtr>**	**Creditor**		**[1..1]**	
6.1.15.1.1	++++		<Nm>	Name	Text	[1..1]	Maximum 70 characters (including spaces) allowed.

6.1.15.1.2	++++		<PstlAdr>	PostalAddress		[0..1]	Recomended to use up to 105 characters (inculding spaces) as some payment systems do not support longer PostalAddress. If PostalAddress exceeds allowed limit then rest of PostalAddress might not be forwarded. PostalAddress primary is used from AddressLine (AdrLine). Optionaly TownName (TwnNm) can be used additionaly to AddressLine (AdrLine). If AdrLine not present then other optional tags can be used - sequentially - TownName (TwnNm), DistrictName (DstrctNm), StreetName (StrtNm), BuildingNumber (BldgNb), BuildingName (BldgNm). In case of International payments PostalAddress is mandatory.
6.1.19.1.4	+++++		<StrtNm>	StreetName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.5	+++++		<BldgNb>	BuildingNumber	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.6	+++++		<BldgNm>	BuildingName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.11	+++++		<TwnNm>	TownName	Text	[0..1]	Optionally can be used additionaly to AddressLine (AdrLine).
6.1.19.1.13	+++++		<DstrctNm>	DistrictName	Text	[0..1]	Used only if AddressLine (AdrLine) not present.
6.1.19.1.15	+++++		<Ctry>	Country	Code	[0..1]	Not used.
6.1.19.1.16	+++++		<AdrLine>	AddressLine	Text	[0..7]	
6.1.15.1.3	++++		<Id>	Identification		[0..1]	
6.1.15.2.1	+++++	{Or	<OrgId>	OrganisationIdentification		[1..1]	Either AnyBIC or Other is used.
6.1.14.1.1	++++++	{{Or	<AnyBIC>	AnyBIC	Identifier	[1..1]	
6.1.14.1.2	++++++	Or	<LEI>	LEI	Identifier	[1..1]	Not used.
6.1.14.1.3	++++++	Or}}	<Othr>	Other		[1..1]	
6.1.14.1.3.1	+++++++		<Id>	Identification	Text	[1..1]	Maximum 30 characters allowed.
6.1.14.1.3.2	+++++++		<SchmeNm>	SchemeName		[0..1]	

6.1.14.1.3.2.1	++++++++	{{Or	<Cd>	Code	Code	[1..1]	Accepted OrgId codes: BANK, CUST, DUNS, EMPL, GS1G, TXID
6.1.14.1.3.2.2	++++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.14.1.3.3	+++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.2.2	+++++	Or}	<PrvtId>	PrivateIdentification		[1..1]	
6.1.18.1.1	++++++	{{Or	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		[1..1]	
6.1.18.1.1.1	+++++++		<BirthDt>	BirthDate	DateTime	[1..1]	
6.1.18.1.1.2	+++++++		<PrvcOfBirth>	ProvinceOfBirth	Text	[0..1]	
6.1.18.1.1.3	+++++++		<CityOfBirth>	CityOfBirth	Text	[1..1]	
6.1.18.1.1.4	+++++++		<CtryOfBirth>	CountryOfBirth	Code	[1..1]	
6.1.18.1.2	++++++	Or}}	<Othr>	Other		[1..1]	
6.1.18.1.2.1	+++++++		<Id>	Identification	Text	[1..1]	Maximum 30 characters allowed.
6.1.18.1.2.2	+++++++		<SchmeNm>	SchemeName		[0..1]	
6.1.18.1.2.2.1	++++++++	{{Or	<Cd>	Code	Code	[1..1]	Accepted PrvtId codes: ARNU, CCPT, CUST, DRLC, EMPL, NIDN, SOSE, TXID
6.1.18.1.2.2.2	++++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.18.1.2.3	+++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.1.4	++++		<CtryOfRes>	CountryOfResidence	Code	[0..1]	Mandatory for payments which is equal or exceeds 10 000 EUR (or equivalent).
2.4.2.19.18	+++		<CdtrAcct>	CreditorAccount		[1..1]	
2.4.2.19.18.1	++++		<Id>	Identification		[1..1]	
6.1.2.1.1	+++++	{Or	<IBAN>	IBAN	Identifier	[1..1]	
6.1.2.1.2	+++++	Or}	<Othr>	Other		[1..1]	
6.1.1.2.1	++++++		<Id>	Identification	Text	[1..1]	
2.4.2.19.19	**+++**		**<UltmtCdtr>**	**UltimateCreditor**		**[0..1]**	UltimateCreditor (UltmtCdtr) data will be forwarded to beneficiary bank when possible.
6.1.15.1.1	++++		<Nm>	Name	Text	[0..1]	Maximum 70 characters (including spaces) allowed.
6.1.15.1.2	++++		<PstlAdr>	PostalAddress		[0..1]	Not used.
6.1.15.1.3	++++		<Id>	Identification		[0..1]	Either AnyBIC or Other is used.
6.1.15.2.1	+++++	{Or	<OrgId>	OrganisationIdentification		[1..1]	
6.1.14.1.1	++++++	{{Or	<AnyBIC>	AnyBIC	Identifier	[1..1]	

6.1.14.1.2	++++++	Or	<LEI>	LEI	Identifier	[1..1]	Not used.
6.1.14.1.3	++++++	Or}}	<Othr>	Other		[1..1]	
6.1.14.1.3.1	+++++++		<Id>	Identification	Text	[1..1]	
6.1.14.1.3.2	+++++++		<SchmeNm>	SchemeName		[0..1]	Accepted OrgId codes: BANK, CUST, DUNS, EMPL, GS1G, TXID
6.1.14.1.3.2.1	++++++++	{{Or	<Cd>	Code	Code	[1..1]	
6.1.14.1.3.2.2	++++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.14.1.3.3	+++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.2.2	+++++	Or}	<PrvtId>	PrivateIdentification		[1..1]	
6.1.18.1.1	++++++	{{Or	<DtAndPlcOfBirth>	DateAndPlaceOfBirth		[1..1]	
6.1.18.1.1.1	+++++++		<BirthDt>	BirthDate	DateTime	[1..1]	
6.1.18.1.1.2	+++++++		<PrvcOfBirth>	ProvinceOfBirth	Text	[0..1]	
6.1.18.1.1.3	+++++++		<CityOfBirth>	CityOfBirth	Text	[1..1]	
6.1.18.1.1.4	+++++++		<CtryOfBirth>	CountryOfBirth	Code	[1..1]	
6.1.18.1.2	++++++	Or}}	<Othr>	Other		[1..1]	
6.1.18.1.2.1	+++++++		<Id>	Identification	Text	[1..1]	
6.1.18.1.2.2	+++++++		<SchmeNm>	SchemeName		[0..1]	Accepted PrvtId codes: ARNU, CCPT, CUST, DRLC, EMPL, NIDN, SOSE, TXID
6.1.18.1.2.2.1	++++++++	{{Or	<Cd>	Code	Code	[1..1]	
6.1.18.1.2.2.2	++++++++	Or}}	<Prtry>	Proprietary	Text	[1..1]	
6.1.18.1.2.3	+++++++		<Issr>	Issuer	Text	[0..1]	
6.1.15.1.4	++++		<CtryOfRes>	CountryOfResidence	Code	[0..1]	Not used.
2.4.2.19.23	+++		<RgltryRptg>	RegulatoryReporting		[0..1]	Mandatory if payment is between resident and non-resident, and payment amount is equal or exceeds 10 000 EUR (or equivalent).
6.1.20.1.3	++++		<Dtls>	Details		[0..2]	
6.1.20.1.3.1	+++++		<Tp>	Type	Text	[0..1]	Only code AMK is allowed.
6.1.20.1.3.3	+++++		<Ctry>	Country	Code	[0..1]	Not used. Country of Residence for Regulatory Reporting is used from 2.4.2.19.17 Creditor (Cdtr) | 6.1.15.1.4 CountryOf Residence (CtryOfRes).

6.1.20.1.3.4	+++++		<Cd>	Code	Text	[1..1]	Code of the balance of payment. For appropriate code see Bank of Latvia regulation Nr. 217 "Statistisko datu par nebanku ārējiem maksājumiem sagatavošanas un iesniegšanas noteikumi" (https://likumi.lv/ta/id/335516-statistisko-datu-par-nebanku-arejiem-maksajumiem-sagatavosanas-un-iesniegsanas-noteikumi)
2.4.2.19.26	+++		<RmtInf>	RemittanceInformation		[1..1]	Either Unstructured (Ustrd) or Structured (Strd) Remittance Information is allowed.
2.4.2.19.26.1	++++	{Or	<Ustrd>	Unstructured	Text	[0..1]	Only 1 occurence is allowed. If present at least 5 characters required. Maximum 140 characters (including spaces) allowed.
2.4.2.19.26.2	++++	Or}	<Strd>	Structured		[0..1]	
2.4.2.19.26.2.3	+++++		<CdtrRefInf>	CreditorReferenceInformation		[1..1]	
6.1.9.1.1	++++++		<Tp>	Type		[1..1]	
6.1.9.1.1.1	+++++++		<CdOrPrtry>	CodeOrProprietary		[1..1]	
6.1.9.1.1.1.1	++++++++		<Cd>	Code	Code	[1..1]	Only code SCOR is allowed.
6.1.9.1.1.2	+++++++		<Issr>	Issuer	Text	[0..1]	
6.1.9.1.2	++++++		<Ref>	Reference	Text	[1..1]	If present at least 6 characters required.

3. Customer Payment Status Report V12 pain.002.001.12

ISO reference for V12	Structural Sequence	Or	Tag Name	Message Item	ISO Type	Presence	Industra Gateway Customer rules
	-		<CstmrPmtStsRpt>	Message root		[1..1]	
3.4.1	**+**		**<GrpHdr>**	**GroupHeader**		**[1..1]**	
6.1.13.5.1	++		<MsgId>	MessageIdentification	Text	[1..1]	
6.1.13.5.2	++		<CreDtTm>	CreationDateTime	DateTime	[1..1]	
6.1.13.5.3	++		<InitgPty>	InitiatingParty		[1..1]	

6.1.15.1.3	+++		<Id>	Identification		[1..1]	
6.1.15.2.1	++++		<OrgId>	OrganisationIdentification		[1..1]	
6.1.14.1.1	+++++		<AnyBIC>	AnyBIC	Identifier	[1..1]	
3.4.2	**+**		**<OrgnlGrpInfAndSts>**	**OriginalGroupInformationAndStatus**		**[1..1]**	
3.4.2.1	++		<OrgnlMsgId>	OriginalMessageIdentification	Text	[1..1]	MessageId (6.1.13.2.1 MsgId) from the corresponding Customer Credit Transfer Initiation message file
3.4.2.2	++		<OrgnlMsgNmId>	OriginalMessageNameIdentification	Text	[1..1]	Message name from the corresponding Customer Credit Transfer Initiation message file (e.g. pain.001.001.11)
3.4.2.4	++		<OrgnlNbOfTxs>	OriginalNumberOfTransactions	Text	[1..1]	NumberOfTransactions (6.1.13.2.4 NbOfTxns) from the corresponding Customer Credit Transfer Initiation message file
3.4.2.5	++		<OrgnlCtrlSum>	OriginalControlSum	Quantity	[0..1]	ControlSum (6.1.13.2.5 CtrlSum) from the corresponding Customer Credit Transfer Initiation message file
3.4.2.6	++		<GrpSts>	GroupStatus	Code	[0..1]	Not used. Status of each payment is given at TransactionInformationAndStatus level
3.4.3	**+**		**<OrgnlPmtInfAndSts>**	**OriginalPaymentInformationAndStatus**		**[0..n]**	
3.4.3.1	++		<OrgnlPmtInfId>	OriginalPaymentInformationIdentification	Text	[1..1]	PaymentInformationIdentification (2.4.2.1 PmtInfId) from the corresponding Customer Credit Transfer Initiation message file
3.4.3.4	++		<PmtInfSts>	PaymentInformationStatus	Code	[0..1]	Not used. Status of each payment is given at TransactionInformationAndStatus level
3.4.3.7	**++**		**<TxInfAndSts>**	**TransactionInformationAndStatus**		**[0..n]**	
3.4.3.7.2	+++		<OrgnlInstrId>	OriginalInstructionIdentification	Text	[1..1]	
3.4.3.7.3	+++		<OrgnlEndToEndId>	OriginalEndToEndIdentification	Text	[1..1]	

3.4.3.7.5	+++		<TxSts>	TransactionStatus	Code	[1..1]	Possible status codes in field transaction status (<TxInfAndSts><TxSts>): PNDG (Pending) ACCP (Accepted Customer Profile), ACSP (Accepted Settlement in Progress) - settlement on the Debtor's account has been finished. RJCT (Rejected).
3.4.3.7.6	+++		<StsRsnInf>	StatusReasonInformation		[1..1]	
3.4.3.7.6.2	++++		<Rsn>	Reason		[1..1]	
3.4.3.7.6.2.1	+++++		<Cd>	Code	Code	[1..1]	Used only when payment is rejeted due to technical reasons (code AB02).

4. Revision history (change log)

Version	Approval date	Effective from:	Approved, prot. Nr.	Changes
001	XX.XX.202X.	XX.XX.202X.		Document created. Document contains Message Implementation Guide for Payment Initiation (ISO messages pain.001.001.11 and pain.002.001.12)