

Industra Gateway

Service description

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1. Customer registration to the Service

- 1.1. Customer must generate key pair (Customer's Private and Public key pair) for signing messages.
Key algorithm - SHA512withRSA, key size 2048.
- 1.2. Customer must provide to the Bank:
 - a. *Public key of the generated key pair,*
 - b. *Expire term of public key (Bank will use Customer's specified term or 1 year if specified term exceeds 1 year)*
 - c. *Webhook URL for receiving Payment Status messages (optional)*
 - d. *Webhook URL for receiving Transaction Notifications messages (optional)*

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- 1.3. After Customer registration the Bank will provide to the Customer's API token.

2. General rules for message exchange

2.1. Signature creation

For each API call a signature has to be calculated and provided with the API call.

The signature has to be calculated using the SHA512withRSA algorithm and Customer's Private key.

The following payload has to be used to calculate signature: Method + API URL + timestamp + request body, where:

- Method – is HTTP method of the planned API call (POST, GET, ...)
- API URL – url of the planned API call (without host name)
- timestamp – UNIX timestamp of signature calculation
- request body – HTTP message body data planned to pass to the API call

Example of payload:

```
POST/v1/client/payment/import1724145880<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
```

```
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.11">
```

```
<CstmrCdtTrfInitn>
```

```
<GrpHdr>
```

```
<MsgId>PGTRELi1</MsgId>
```

```
<CreDtTm>2024-04-10T11:16:58.696</CreDtTm>
```

```
...
```

2.2. Mutual TLS

Connection is secured on the network level using Mutual TLS.

To enable communication with the gateway using mutual TLS:

1. **Export your client certificate as a .crt file** (this typically includes the public part of your client certificate).

- a. Send this .crt file to the gateway administrator, who will then import it into the server's truststore.
2. **Import the server's public certificate** into your own system's truststore (this ensures that your system can trust the server's certificate during communication).
3. **After these steps**, your client system will have the necessary certificates to establish mutual TLS communication with the gateway. This allows both the client and the server to authenticate each other during the communication.

2.3. HTTP Headers of API calls

For each API call the following HTTP headers must be provided:

- X-API-Token – Customer's API token.
- X-API-Signature - calculated signature.
- X-Timestamp - UNIX timestamp - requests are valid for 5 minutes.

3. API Endpoints

3.1. Payment initiation

The method can be used to initiate payments (movement of funds) by the Customer.

Maximum size for Payment initiation request – 2 MB.

API URL: /v1/client/payment/import

HTTP Method: POST

HTTP message body data: xml message in **pain.001.001.11** format containing one or more customer credit transfer instructions (payment orders).

HTTP Response:

Example in case of Success

204 (No Content)

Example in case of Error

400 (Bad Request)

```
{
  "status": "BAD_REQUEST",
  "message": "400 BAD_REQUEST \"MsgId must be unique\"",
  "errors": [
    "400 BAD_REQUEST \"MsgId must be unique\""
  ],
  "timestamp": "2025-02-18T16:59:03.230515753"
}
```

Example:

```
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.11">
  <CstmrCdtTrfInitn>
```

```

<GrpHdr>
  <MsgId>MsgId1234567890</MsgId>
  <CreDtTm>2024-11-01T17:13:58.696</CreDtTm>
  <NbOfTx>1</NbOfTx>
  <CtrlSum>7.00</CtrlSum>
  <InitgPty>
    <Nm>Initiating Party's name</Nm>
  </InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>PmtInfId1234567890</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <NbOfTx>1</NbOfTx>
  <CtrlSum>7.00</CtrlSum>
  <ReqdExctnDt>
    <Dt>2025-02-18</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor's name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>LV60MULT1010000000010</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>MULTLV2X</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>InstrId1234567890</InstrId>
      <EndToEndId>EndtoEndId1234567890</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <LclInstrm>
        <Prtry>NORM</Prtry>
      </LclInstrm>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="EUR">7.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>MULTLV2XXXX</BICFI>
        <Nm>INDUSTRA BANKA</Nm>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor's name</Nm>
    </Cdtr>
  </CdtTrfTxInf>
</PmtInf>

```

```

        <CtryOfRes>LV</CtryOfRes>
      </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>LV53MULT1010000000330</Id>
        </Othr>
      </Id>
    </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Code	Status	Comment
204	OK	Payment file has passed technical and business data validations and is accepted for processing.
401	UNAUTHORIZED	Request has not been accepted. Possible reasons: - Invalid signature is provided or - Invalid Customer's API Token or - the Customer has no rights to operate with the Debtor Account.
400	BAD_REQUEST	Payment file has not passed technical and/or business data validations and is not accepted for processing. Specific error will be described in response "errors" field.

3.2. Payment status retrieving

Returns status of previously initiated payments

API URL: /v1/client/payment/status/{messageId}

Where {messageId} is <CstmrCdtTrfInitn><GrpHdr><MsgId> from original message.

HTTP Method: GET

HTTP Response: will be returned in **pain.002.001.12** format.

Example in case of Success

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.12">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>266db89122724526949400437b5a2b48</MsgId>
      <CreDtTm>2025-02-20T15:50:53.802905371+02:00</CreDtTm>
    </GrpHdr>
  </CstmrPmtStsRpt>
</Document>

```

```

<InitgPty>
  <Id>
    <OrgId>
      <AnyBIC>MULTLV2X</AnyBIC>
    </OrgId>
  </Id>
</InitgPty>
</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>MsgId1234567890</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.11</OrgnlMsgNmId>
  <OrgnlNbOfTx>1</OrgnlNbOfTx>
  <OrgnlCtrlSum>7.00</OrgnlCtrlSum>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PmtInfId1234567890</OrgnlPmtInfId>
  <TxInfAndSts>
    <OrgnlInstrId>InstrId1234567890</OrgnlInstrId>
    <OrgnlEndToEndId>EndtoEndId1234567890</OrgnlEndToEndId>
    <TxSts>ACCP</TxSts>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

Example in case of Error

```

{
  "status": "NOT_FOUND",
  "message": "404 NOT_FOUND \"Message MsgId1234567897 is not found\"",
  "errors": [
    "404 NOT_FOUND \"Message MsgId1234567897 is not found\""
  ],
  "timestamp": "2025-02-20T16:20:05.896553325"
}

```

Code	Status	Comment
200	OK	Response in pain.002.001.12 format. Possible status codes in field transaction status (<TxInfAndSts><TxSts>): • PNDG (Pending), • ACCP (Accepted Customer Profile), • ACSP (Accepted Settlement in Progress), • RJCT (Rejected).
401	UNAUTHORIZED	Request has not been accepted. Possible reasons: • Invalid signature is provided or • Invalid Customer's API Token.

404	NOT_FOUND	Message is not found. Please check parameter {messageId}.
-----	-----------	--

3.3. Account statement retrieving

The service can be used to get Account statements.

API URL:

/v1/client/statement?account={account}¤cy={currency}&fromDate={yyyy-mm-dd}&toDate={yyyy-mm-dd}

Where {account} is IBAN, {currency} is account's currency, {fromDate}, {toDate} are report start and end dates.

HTTP Method: GET

HTTP Response: will be returned in **camt.052.001.02** format.

Example in case of Success:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.052.001.02
camt.052.001.02.xsd">
  <BkToCstmrAcctRpt>
    <GrpHdr>
      <MsgId>002250000120250220</MsgId>
      <CreDtTm>2025-02-20T16:44:05</CreDtTm>
    </GrpHdr>
    <Rpt>
      <Id>0022500001-EUR-0</Id>
      <CreDtTm>2025-02-20T16:44:05</CreDtTm>
      <FrToDt>
        <FrDtTm>2025-02-20T00:00:00</FrDtTm>
        <ToDtTm>2025-02-20T23:59:59</ToDtTm>
      </FrToDt>
      <Acct>
        <Id>
          <IBAN>LV60MULT1010000000010</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
        <Ownr>
          <Nm>Customer's name</Nm>
        </Ownr>
        <Svcr>
          <FinInstnId>
            <BIC>MULTLV2X</BIC>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Bal>
        <Tp>
```

```

        <CdOrPrtry>
          <Cd>OPBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy = "EUR">10007.00</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2025-02-20</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy = "EUR">10000.00</Amt>
      <CdtDbtInd>CRDT</CdtDbtInd>
      <Dt>
        <Dt>2025-02-20</Dt>
      </Dt>
    </Bal>
    <TxSummry>
      <TtlCdtNtries>
        <NbOfNtries>0</NbOfNtries>
        <Sum>0.00</Sum>
      </TtlCdtNtries>
      <TtlDbtNtries>
        <NbOfNtries>1</NbOfNtries>
        <Sum>7.00</Sum>
      </TtlDbtNtries>
    </TxSummry>
    <Ntry>
      <NtryRef>202502202410010</NtryRef>
      <Amt Ccy="EUR">7.00</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <Sts>BOOK</Sts>
      <BookgDt>
        <Dt>2025-02-20</Dt>
      </BookgDt>
      <ValDt>
        <Dt>2025-02-20</Dt>
      </ValDt>
      <AcctSvcrRef>202502202410010</AcctSvcrRef>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF</Cd>
          <Issr>AS "Industra Bank"</Issr>
        </Prtry>
      </BkTxCd>
      <NtryDtls>
        <TxDtls>

```

```

<Refs>
  <AcctSvcrRef>202502202410010</AcctSvcrRef>
  <InstrId> InstrId1234567890</InstrId>
</Refs>
<AmtDtls>
  <TxAmt>
    <Amt Ccy="EUR">7.00</Amt>
  </TxAmt>
</AmtDtls>
<RltdPties>
  <Cdtr>
    <Nm>Creditor's name</Nm>
    <PstlAdr>
      <Ctry>LV</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>LV53MULT10100000000330</IBAN>
      </Id>
    </CdtrAcct>
  </RltdPties>
  <RltdAgts>
    <CdtrAgt>
      <FinInstnId>
        <BIC> MULTLV2XXXX</BIC>
        <Nm>INDUSTRA BANKA</Nm>
      </FinInstnId>
    </CdtrAgt>
  </RltdAgts>
  <RmtInf>
    <Ustrd> Unstructured Remittance information</Ustrd>
  </RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

Example in case of Error

```

{
  "status": "BAD_REQUEST",
  "message": "400 BAD_REQUEST \"Invalid statement period - 3 days, max period is 1
days\"",
  "errors": [
    "400 BAD_REQUEST \"Invalid statement period - 3 days, max period is 1 days\""
  ],
  "timestamp": "2025-02-20T16:37:10.3794486"
}

```

Code	Status	Comment
200	OK	Response in camt.052.001.02 format. In statement will be included only transactions with status (<Ntry><Sts>): BOOK (booked).
401	UNAUTHORIZED	Request has not been accepted. Possible reasons: - Invalid signature is provided or - Invalid Customer's API Token or - the Customer has no rights to operate with the Account.
400	BAD_REQUEST	Allowed statement periods: - max statement period = 1 day, - max past days for receiving statement = 3 years.

4. Webhooks

If the client is using a self-signed certificate, or a certificate from an untrusted CA, it's necessary to import the certificate into the gateway's truststore to establish trust for the webhook endpoint. Certificate must be sent to the gateway administrator.

4.1. Payment status reports

It is possible to receive payment status reports from registered web hook.

The following key points needed:

Web hook endpoint: provide endpoint to the bank where status event will be sent.

Status report will be in the same format as using Payment status API endpoint:

pain.002.001.12. Message will contain only one payment. (If payments were sent in batch, status will be received one by one).

Payment status reports will be sent to registered web hook when they get final status of processing:

- ACSP (processing of payment is finished)
- RJCT (payment is rejected)

4.2. Transaction notifications

It is possible to receive transaction notifications from registered web hook. Transaction notifications will be sent in format **camt.054.001.12**

Note: Excluding bank commissions

The following key points needed:

Web hook endpoint: provide endpoint to the bank where transaction event will be sent.

Example:

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.12">
```

```

<BkToCstmrDbtCdtNtfctn>
  <GrpHdr>
    <MsgId>9eb6fce6f9cb4fc8bbb7f4ef1bfdcddeb</MsgId>
    <CreDtTm>2025-02-18T12:52:36+02:00</CreDtTm>
    <MsgRcpt>
      <Id>
        <OrgId>
          <Othr>
            <Id>000111</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </MsgRcpt>
  </GrpHdr>
  <Ntfctn>
    <Id>9eb6fce6f9cb4fc8bbb7f4ef1bfdcddeb</Id>
    <CreDtTm>2025-02-20T12:52:36+02:00</CreDtTm>
    <Acct>
      <Id>
        <Othr>
          <Id>LV60MULT10100000000010</Id>
          <SchmeNm>
            <Cd>IBAN</Cd>
          </SchmeNm>
        </Othr>
      </Id>
      <Ccy>EUR</Ccy>
      <Svcr>
        <FinInstnId>
          <BICFI>MULTLV2X</BICFI>
          <PstlAdr>
            <Ctry>LV</Ctry>
          </PstlAdr>
        </FinInstnId>
      </Svcr>
    </Acct>
    <Ntry>
      <NtryRef>202502202410010</NtryRef>
      <Amt Ccy="EUR">7.00</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <Sts>
        <Cd>BOOK</Cd>
      </Sts>
      <BookgDt>
        <DtTm>2025-02-20T12:52:15+02:00</DtTm>
      </BookgDt>
      <ValDt>
        <Dt>2025-02-20</Dt>
      </ValDt>
    </Ntry>
  </Ntfctn>
</BkToCstmrDbtCdtNtfctn>

```

```

<AcctSvrRef>202502202410010</AcctSvrRef>
<BkTxCd>
  <Prtry>
    <Cd>NTRF</Cd>
    <Issr>AS "Industra Bank"</Issr>
  </Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <AcctSvrRef>202502202410010</AcctSvrRef>
      <InstrId> InstrId1234567890</InstrId>
      <UETR>9ac6777f-a5ef-4bb7-9634-2c4fa139db01</UETR>
    </Refs>
    <AmtDtls>
      <TxAmt>
        <Amt Ccy="EUR">7.00</Amt>
      </TxAmt>
    </AmtDtls>
    <RltdPties>
      <Cdtr>
        <Pty>
          <Nm>Creditor's name</Nm>
        </Pty>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>LV53MULT1010000000330</Id>
            <SchmeNm>
              <Cd>IBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
    </RltdPties>
    <RltdAgts>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>MULTLV2XXXX</BICFI>
          <Nm>INDUSTRA BANKA</Nm>
        </FinInstnId>
      </CdtrAgt>
    </RltdAgts>
    <RmtInf>
      <Ustrd>Unstructured Remittance information</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>

```

</Document>