

Consolidated order in ISO format

Terms and conditions

To debit the consolidated amount of payments in a set of payments transmitted in the ISO format (hereinafter “consolidated order”), the client shall indicate in the field “Batch Booking” (pain.001.001.03 index 2.3) the value “True” and/or indicate the Category Purpose Code (pain.001.001.03 index 2.15) as “SALA”, “SSBE” or “PENS”.

Payments on a consolidated order shall meet the following requirements:

- 1) the payment currency shall be the euro (EUR), and the payment amount shall be indicated in the field “Instructed Amount”;
- 2) the payee’s account shall be in the IBAN format;
- 3) the payee’s bank shall be within the European Union or the European Economic Area;
- 4) if the payee’s bank is outside Estonia, the BIC of the payee’s bank shall be completed;
- 5) there shall be sufficient funds in the payer’s account for the payment amount and the service charge.

Technical solution

If the client completes any additional SEPA fields on the consolidated order, these will be transmitted to the payee.

The Bank shall ignore the following fields completed by the client on the consolidated order: Service Level Code, Local Instrument; Instruction Priority, Charge Bearer, Intermediary Agent 1, Intermediary Agent 1 Account, Regulatory Reporting.

Displaying payment text in the statement

Payer’s statement:

- 1) if the client indicates in the Batch Booking field the value “True” in the payment instructions in the ISO format but does not complete the Category Purpose Code field, the word “consolidated order” will be displayed in the payment text field.
- 2) if the payer has indicated the Category Purpose Code as SALA, SSBE or PENS, “Salary payment”, “Social security contribution” or “Pension contribution”, will be respectively displayed in the payment text field.

Payee’s statement:

- 1) if the payer has completed the payment text under an individual payment, the payment text indicated by the payer will always be the payment text displayed to the payee.
- 2) if the payer has indicated no payment text but has indicated the Category Purpose Code as SALA, SSBE or PENS, “Salary payment”, “Social security contribution” or “Pension contribution”, will be respectively displayed in the payment text field.
- 3) if the payer has neither completed the payment text nor indicated a Category Purpose Code, the payee payment text field will be left blank.

The payer's statement in the ISO format shall show the consolidated order as follows (the client has indicated for Batch Booking the value "True"):

```
<Ntry>
  <Amt Ccy="EUR">1000.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2013-12-17</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2013-12-17</Dt>
  </ValDt>
  <AcctSvcrRef>RO1379614190L01</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>BOOK</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtis>
    <TxDtis>
      <Refs>
        <Msgld>8712356464</Msgld>
        <AcctSvcrRef>RO1379614190L01</AcctSvcrRef>
        <PmtInflID>PMTID001</PmtInflID>
      </Refs>
      <AmtDtis>
        <TxAmt>
          <Amt Ccy="EUR">1000.00</Amt>
        </TxAmt>
      </AmtDtis>
      <RmtInf>
        <Ustrd>koondkorraldus</Ustrd>
      </RmtInf>
    </TxDtis>
  </NtryDtis>
</Ntry>
```

NB! If the client wishes to see payee information (payee's name, amount and payment text) on the statement in the ISO format, the value "True" must not be indicated for Batch Booking and/or the codeword "SALA", "SSBE" or "PENS" for the Category Purpose Code.

Logic for displaying the document number in a non-ISO account statement

The payer's account statement shall indicate the Payment Information ID (PmtInflID) value as the document number. The payee's statement shall indicate the Instruction Identification (InstrId) value as the document number.

Requirements for the execution of payments on a consolidated order

A consolidated payment in the ISO format shall apply to all European payments. All European payments on a consolidated order shall have the same value date if the payment is accepted by the Bank by 4:30pm. Internal payments shall be processed on the same day.