

XML message for Payment Initiation Implementation Guideline

Version 1.05, **valid from 19.11.2017**

Version 1.05 Changes – Updated 20171017

Customer Payment Status Report:

- 1) PartyIdentification message elements Identification, OrganisationIdentification and BICOrBEI are added under the message element Originator (index 2.8; 3.6; 3.21).
- 2) Examples of Customer Payment Status Reports are updated with PartyIdentification message elements Identification, OrganisationIdentification and BICOrBEI under the tag Orgtr.

Version 1.05 Changes – Updated 20170814

Customer Credit Transfer:

- 1) Message element name is changed to Customer Credit Transfer Initiation in message root block.
- 2) SEPA format rule “The fractional part has a maximum of two digits” is added to message element Control Sum (index 1.7; 2.5).
- 3) Message element Control Sum (index 1.7; 2.5) and Number of Transactions (index 2.4) are changed from optional to mandatory with SEB specification “Starting from 20.11.2017 SEB will check the correctness of this value”. This change is related to SEPA Credit Transfer Scheme Customer-to Bank Implementation Guidelines version 1.0.
- 4) New message element Proprietary is added to Organisation Identification and Private Identification under message element Scheme Name and thus the mult.of message element Code under the Scheme Name is changed to {{{Or (index 1.8; 2.19).
- 5) The following changes are made to index 2.21 Debtor Agent:
 - Specification “AT-06 BIC code of the Originator Bank” and SEPA usage rule “Only BIC is allowed” are deleted under message element Debtor Agent ;
 - SEPA usage rule “Either BIC or ‘Other/Identification’ must be used” is added to message element Financial Institution Identification;
 - Message element BIC is changed from mandatory to optional;
 - Specification AT-06 BIC code of the Originator Bank and SEPA usage rule “Only mandatory when Originator Bank is located in a non-EEA SEPA country or territory” is added to message element BIC;
 - Message elements Other and Identification are added. SEPA usage rule “Only ‘NOTPROVIDED’ is allowed” is added to message element Identification.
- 6) SEPA usage rule “If the BIC is not indicated ‘Creditor Agent’ structure is not to be used” is added to index 2.77 Creditor Agent.
- 7) The following changes are made to index 2.79 Creditor:
 - Estonian usage rule “For RUB payments to Russia ‘Other’ is allowed two occurrences and should be used for entering INN and KPP codes” is added to message element Private Identification;
 - Estonian usage rule “For RUB payments to Russia, INN and KPP codes should be entered here” is added to message element Identification of Private Identification;
 - Message element Proprietary is added under Scheme Name of Private Identification with Estonian specification “For RUB payments to Russia, INN and KPP codes should be entered here”.
- 8) Estonian usage rule “Information needed by Estonian Central Bank” under message element Regulatory Reporting (index 2.89) is deleted.

Customer Payment Status Report:

- 1) Message root block is added with message element Customer Payment Status Report and headlines of Group Header and Original Group Information and Status are adjusted accordingly.
- 2) New message element Originator is added under Status Reason Information with specification “Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or ‘Name’ to indicate a CSM when it has no BIC. ‘Name’ is limited to 70 characters in length. The Party that issues the status” (index 2.8; 3.6; 3.21).
- 3) Message element Reason of Status Reason Information is changed from optional to mandatory (index 2.9; 3.7; 3.22).

- 4) New message element Proprietary is added to Organisation Identification under message element Scheme Name and thus mult. of message element Code under the Scheme Name is changed to {{{Or (index 3.121).
- 5) New message element Proprietary is added to Private Identification under message element Scheme Name and thus mult. of message element Code under the Scheme Name is changed to {{{Or (index 3.121; 3.127).
- 6) Index 3.99 of message element Structured is aligned with ISO 20022 standard and changed to 3.90.
- 7) Examples of Customer Payment Status Reports are updated with new mandatory tag Orgtr with value EEUHEE2X.

Character set:

- 1) The character set has been updated with additional information according SEPA rules: "References, identifications and identifiers must respect the following: Content is restricted to the Latin character set as defined above. Content must not start or end with a '/'. Content must not contain '//s."

Version 1.04 Changes – Updated

- 1) Baltic Online service (BOL) payment initiation usage added for payment import in internet bank.
- 2) Baltic Online service (BOL) payment examples initiated from Latvian account in Estonian internet bank
- 3) Baltic Online service (BOL) payment examples initiated from Lithuanian account in Estonian internet bank
- 4) Changes in tag 2.77- the SEB specific rules are changed: Creditor's agent information is mandatory when creditor agent locates outside EU/EEA. Creditor's bank BIC required when payment is sent outside EU/EEA

Version 1.03 Changes – Updated 20140530

- 1) Initiating Party (pain.001.001.03 tag 1.8) is ignored by SEB Pank
- 2) All SEB specific rules that described payment message processing before 01.02.2014 are removed
- 3) Tag 2.29 InstrId has been complemented with SEB specific rule that this field corresponds to document number and it is forwarded to the creditor's bank only in case of European payment
- 4) SEB specific rule under tag 2.44 Equivalent Amount is changed – SEB will not accept equivalent amount at all
- 5) SEB specific rule under tag 2.19 Debtor is added – SEB will take debtors' name, address or ID from SEB's customer database and will forward this information to the Beneficiary Bank
- 6) Following comment added to tag 2.89 Regulatory reporting: starting from 01.02.2014 regulatory reporting is not needed by Estonian Central Bank. If used, then it will be ignored
- 7) XML escape characters are added in chapter 5

Version 1.02 Changes – Updated 20131211

- 1) SEB specific rule added under tag 2.44 Equivalent Amount
- 2) To the tag 2.89 "Regulatory Reporting" added comment that from 02.01.2014 Estonian Central Bank does not require the declaration of payments.

Version 1.01 Changes – Updated 20131010

- 1) New column “XML Tag” added to the Customer Credit Transfer and Payment Status Report tables
- 2) SEB specific rules are changed under tags 2.9 and 2.34
- 3) SEB specific rules under Local Instrument tags 2.12, 2.13, 2.37 and 2.38 are deleted.

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1. Introduction

The purpose of this document is to provide guidance on the use of XML Customer Credit Transfer Initiation message ISO20022 XML – pain.001.001.03 sent to SEB and Customer Payment Status Report message- pain.001.001.03 sent by SEB in Host to host banking interface. This document is based on the Estonian implementation guidelines for Payment Initiation and it has been complemented with SEB specific rules and examples. If the originator of the message has stated message elements that are not represented in this document or not relevant to a specific payment type, it will be viewed as data overpopulation and will be ignored.

This document should be read together with the ISO 20022 XML message standards, as the ISO rules on the usage of the elements have not been repeated in this document and should be taken into account where applicable.

SEB will accept XML message for Payment Initiation from Host to host banking interface and Business Internet Bank from October 1st 2013.

Baltic Online service payment initiation in ISO 20022 XML format is possible via internet bank payment import

BOL RUB payment import is not supported.

BOL batch booking functionality is not supported.

2. Message content of the Customer Credit Transfer

The message consists of two mandatory building blocks: Group Header and Payment Information.

Group Header: This block is presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.

Payment Information: This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and also one or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in the following table. Below is the explanation of each column of the table.

“Index” column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.001.001.03” as reference.

“Mult” column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] - shows that element is mandatory and can be presented 1 to n times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to n times
- {Or...Or} – indicates that only one of several elements may be presented

“Message Element” column - element name used in ISO 20022 XML Message Definition Report.

“XML Tag” column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>

“SEPA Core Requirements with Usage Rules” column – message elements shaded in yellow means that these elements can be used for executing SEPA core payments. If there are differences in using a message element specified in the ISO 20022 XML standard in SEPA payments, they are pointed out as Usage Rules.

“Estonian Requirements for payment initiation XML messages” column – includes SEPA payments as well as other payments. There is a short description of elements and if in Estonian Requirements for payment initiation XML messages there are differences in using the message elements specified in the ISO 20022 XML standard or in SEPA Core Requirements or the same Usage Rule applies as in SEPA Core Requirements, they are pointed out as Usage Rules. SEB specific rules are also pointed out in this column with bold and italic text.

Message Root

Index	Mult.	Message Element	XML Tag	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages	Usage In BOL
	[1..1]	Customer Credit Transfer Initiation	<CstmrCdtTrfInitr>			

Group Header.

Index	Mult.	Message Element	<XML Tag>	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages	Usage In BOL
1.0	[1..1]	+ Group Header	<GrpHdr>		Set of characteristics shared by all payments included in the message.	Used
1.1	[1..1]	++ Message Identification	<MsgId>		Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.	Used
1.2	[1..1]	++ Creation Date Time	<CreDtTm>		Date and time at which the message was created by the initiating party.	Used
1.6	[1..1]	++ Number Of Transaction	<NbOfTxs>		Number of payments contained in Credit Transfer Transaction Information part. Starting from 20.11.2017 SEB will check the correctness of this value	Used
1.7	[1..1]	++ Control Sum	<CtrlSum>	Format Rule: The fractional part has maximum of two digits	Total of all individual amounts included in the message, irrespective of currencies. Starting from 20.11.2017 SEB will check the correctness of this value	Used
1.8	[1..1]	++ Initiating Party	<InitgPty>		Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor. Ignored by SEB Pank	Used
1.8	[0..1]	+++ Name	<Nm>	Usage Rule: ‘Name’ is limited to 70 characters in length.	Name of the initiating party. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used

1.8	[0..1]	+++ Identification	<Id>		Identification of the initiating party.	
1.8	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.	
1.8	{{Or	+++++ BIC or BEI	<BICOrBEI>			
1.8	Or}}	+++++ Other	<Othr>			
1.8	[1..1]	++++++ Identification	<Id>			
1.8	[0..1]	++++++ Scheme Name	<SchmeNm>			
1.8	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
1.8	Or}}	+++++++Proprietary	<Prtry>			
1.8	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.	
1.8	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			
1.8	[1..1]	++++++ Birth Date	<BirthDt>			
1.8	[1..1]	++++++ City Of Birth	<CityOfBirth>			
1.8	[1..1]	++++++ Country Of Birth	<CtryOfBirth>			
1.8	Or}}	+++++ Other	<Othr>			
1.8	[1..1]	++++++Identification	<Id>			
1.8	[0..1]	++++++ Scheme Name	<SchmeNm>			
1.8	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
1.8	Or}}	+++++++ Proprietary	<Prtry>			
1.9	[0..1]	+++ForwardingAgent	<FwdgAgt>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Component (BranchAndFinancialInstitutionIdentification4)	Used
1.9	[1..1]	++++FinancialInstitutionId entification	<FinInstnId>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Component (BranchAndFinancialInstitutionIdentification4)	Used
1.9	[0..1]	++++BIC	<BIC>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY BIC Identifier	Used

Payment Information

Index	Mult.	Message Element		SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages	Usage In BOL
2.0	[1..n]	+ Payment Information	<PmtInf>		Set of characteristics, that applies to the debit side of the payment transactions.	Used
2.1	[1..1]	++ Payment Information Identification	<PmtInfId>		Reference assigned by the initiating party in order to identify the payment information block within	Used

					the message. For example number of consolidated payment.	
2.2	[1..1]	++ Payment Method	<PmtMtd>	Usage Rule: Only 'TRF' is allowed.	Specifies the means of payment that will be used to move the amount of money. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.3	[0..1]	++ Batch Booking	<BtchBookg>	Usage Rule: If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. Usage Rule: If element is not present, preagreed customer-to-bank conditions apply	Usage Rule: Same rule as in SEPA Core Requirements applies. Use of this field should be agreed upon your bank. <u>SEB specific rules</u> 1) If all transactions (intra – and interbank payments) under the same payment information block are with currency EUR and interbank payments correspond to European payment then batch booking is offered. All Intra-bank payments will be made with the same value date, inter-bank payments will be made with the same value date if the bank receives the payment file before 15:30 CET. If at least one transaction currency under the same payment information block is other than EUR, the bank will debit all transactions separately. 2) If batch booking is not used, then all transactions will be debited separately, except when category purpose code tag is filled with code SALA, PENS or SSBE (see tag 2.15 SEB usage rule).	Used If value "true" used, then ignored by SEB Pank
2.4	[1..1]	++ Number of Transactions	<NbOfTxs>		Number of payments contained in the payment information block. Starting from 20.11.2017 SEB will check the correctness of this value	Used
2.5	[1..1]	++ Control Sum	<CtrlSum>	Format Rule: The fractional part has maximum of two digits	Total of all individual amounts included in the group, irrespective of currencies. Starting from 20.11.2017 SEB will check the correctness of this value	Used
2.6	[0..1]	++ Payment Type Information	<PmtTplnf>	Usage Rule: If used, it is recommended to be used only at 'Payment Information' level and not at Credit Transfer Transaction Information' level. Usage Rule: When Instruction Priority is to be used, 'Payment	Set of elements used to specify the type of payment. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used

				Type Information' must be present at 'Payment Information' level.		
2.7	[0..1]	+++ Instruction Priority	<InstrPrty>	Usage Rule: If present, pre-agreed customer-to-bank conditions apply.	Specifies the payment processing priority based on an agreement between the initiating party and the debtor's bank. If there is no agreement with the bank, the bank shall have the right to ignore the instruction priority. Ignored by SEB Pank	
2.8	[0..1]	+++ Service Level	<SvcLvl>	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed. Pre-agreed customer-to-bank conditions apply	Used
2.9	[1..1]	++++ Code	<Cd>	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only following codes are allowed: SEPA – payment must be executed as a SEPA/European payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. SEB specific rules: 1) If Service Level Code and Local Instrument Proprietary are not entered by the initiating party, the bank processes the payment as non-urgent or SEPA/European payment depending on the payment instruction data. 2) If both, the Service Level Code and Local Instrument Proprietary are filled, SEB will take guidance only from the Service Level.	Used SEPA= SEPA. NURG= Normal. URGP= Urgent. SDVA = Extra Urgent.
2.11	[0..1]	+++ Local Instrument	<LclInstrm>		Specifies the type of payment. Pre-agreed customer-to-bank conditions apply	
2.12	{Or	++++ Code	<Cd>			
2.13	Or}	++++ Proprietary	<Prtry>		NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is the day after the next, the next or the same business day in accordance with the terms and conditions of a bank.	
2.14	[0..1]	+++ Category Purpose	<CtgyPurp>	(AT-45 Category Purpose of the Credit Transfer) Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary	Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.	Used

				Bank.		
2.15	[1..1]	++++ Code	<Cd>		For code of category purpose see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet SEB specific rules: 1) In case of code INTC and the client has a corresponding contract with SEB, SEB executes the payment as intra-company payment. 2) If initiating party fills the code SALA, PENS or SSBE and all transactions (intra- and interbank payments) under the same payment information block are with currency EUR and interbank payments correspond to European payment SEB will debit all transactions with one entry (batch booking). All Intra-bank payments will be made with the same value date, inter-bank payments will be made with the same value date if the bank receives the payment before 15:30 CET	Used SALA and INTC
2.17	[1..1]	++ Requested Execution Date	<ReqdExctnDt>		Date on which the debtor's account is to be debited.	Used
2.19	[1..1]	++ Debtor	<Dbtr>		The party from whose account the amount of payment is to be debited.	Used
2.19	[1..1]	+++ Name	<Nm>	Mandatory. (AT-02 Name of the Originator). Usage Rule: 'Name' is limited to 70 characters in length.	Debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies. SEB specific rule: accepted but not used. Debtor's name will be taken from SEB's customer database and this value will be sent to Beneficiary Bank	Used
2.19	[0..1]	+++ Postal Address	<PstlAdr>	(AT-03 Address of the Originator)	Debtor's address SEB specific rule; accepted but not used. Debtor's postal address will be taken from SEB's customer database if needed and this value will be sent to Beneficiary Bank	Used
2.19	[0..1]	++++ Country	<Ctry>		For ISO Country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm SEB specific rule: accepted but not used	Used
2.19	[0..2]	++++ Address Line	<AdrLine>	Usage Rule: Only two occurrences are allowed.		Used
2.19	[0..1]	+++ Identification	<Id>	(AT-10 Originator Identification)	Debtor's identification.	Used

				Code)	SEB specific rule: accepted but not used. Debtor's identification will be taken from SEB's customer database and this value will be sent to Beneficiary Bank.	
2.19	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.19	{{Or	+++++ BIC or BEI	<BICOrBEI>			Used
2.19	Or}}	+++++ Other	<Othr>			Used
2.19	[1..1]	+++++ Identification	<Id>			Used
2.19	[0..1]	+++++ Scheme Name	<SchmeNm>			Used
2.19	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	Used
2.19	Or}}}	+++++++ Proprietary	<Prtry>			
2.19	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.19	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			Used
2.19	[1..1]	+++++ Birth Date	<BirthDt>			Used
2.19	[1..1]	+++++ City Of Birth	>CityOfBirth>			Used
2.19	[1..1]	+++++ Country Of Birth	<CtryOfBirth>			Used
2.19	Or}}	+++++ Other	<Othr>			Used
2.19	[1..1]	+++++ Identification	<Id>			Used
2.19	[0..1]	+++++ Scheme Name	<SchmeNm>			Used
2.19	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	Used Type of payer's ID-code: COID/NI DIN
2.19	Or}}}	+++++++ Proprietary	>Prtry>			
2.19	[0..1]	+++Contact Details	<CtctDtls>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.19	[0..1]	+++PhoneNumber	<PhneNb>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Payer's phone number for information purposes	Used
2.19	[0..1]	+++EmailAddress	<EmailAdr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Payer's email for information purposes	Used

2.19	[0..1]	++++Other	<Othr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Telex number (if inform by telex) – used by LT	Used
2.20	[1..1]	++ Debtor Account	<DbtrAcct>	(AT-01 Account Number of the Originator)	Account number, from which the amount of payment is to be debited.	Used
2.20	[1..1]	+++ Identification	<Id>	Usage Rule: Only IBAN is allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies	Used
2.20	[1..1]	++++ IBAN	<IBAN>		Debtor's IBAN.	Used
2.20	[0..1]	+++ Currency	<Ccy>		Currency of the debtor's account. Usage rule: To be used if one account covers several currencies, e.g. in case of a multicurrency account.	Used
2.21	[1..1]	++ Debtor Agent	<DbtrAgt>		Debtor's bank. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.21	[1..1]	+++ Financial Institution Identification	<FinInstnId>	Either BIC or 'Other/Identification' must be used		Used
2.21	[0..1]	++++ BIC	<BIC>	AT-06 BIC code of the Originator Bank Usage rule: Only mandatory when Originator Bank is located in a non-EEA SEPA country or territory)	Debtor's bank BIC.	Used
2.21	[0..1]	++++ Other				
2.21	[1..1]	+++++ Identification	<Id>	Usage Rule: Only 'NOTPROVIDED' is allowed		
2.23	[0..1]	++ Ultimate Debtor	<UltmtDbtr>		Ultimate party that owes an amount of money to the (ultimate) creditor. Usage Rule: Only to be used for SEPA payments and only if different from debtor. SEB specific rule: If used with other payments than SEPA, it will be ignored.	Used
2.23	[0..1]	+++ Name	<Nm>	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.23	[0..1]	+++ Identification	<Id>	(AT-09 Identification code of the Originator Reference Party)	Ultimate debtor's identification	Used
2.23	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies	Used
2.23	{{Or	+++++ BIC or BEI	<BICOrBEI>			
2.23	Or}}	+++++ Other	<Othr>			Used

2.23	[1..1]	++++++ Identification	<Id>			Used
2.23	[0..1]	++++++ Scheme Name	<SchmeNm>			Used
2.23	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
2.23	Or}}	+++++++Proprietary	<Prtry>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY If Originator's account number is provided value is IBAN.	Used
2.23	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.23	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			
2.23	[1..1]	+++++++ Birth Date	<BirthDt>			
2.23	[1..1]	+++++++ City Of Birth	>CityOfBirth>			
2.23	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>			
2.23	Or}}	+++++ Other	<Othr>			Used
2.23	[1..1]	+++++++ Identification	<Id>			Used
2.23	[0..1]	+++++++ Scheme Name	<SchmeNm>			Used
2.23	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
2.23	Or}}	+++++++Proprietary	<Prtry>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY If Originator's account number is provided value is IBAN.	Used
2.24	[0..1]	++ Charges Bearer	<ChrgBr>	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element should be specified at 'Payment Information' level.	Specifies which party/parties will bear the charges linked to the processing of the payment. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this tag is missing, it will be considered as SHAR or SLEV, depending on the payment instruction data. <u>SEB specific rules:</u> Code CRED is not allowed. If client fills code CRED, then payment will be rejected with the reason - code BE19, meaning incorrect code for the bearer of charges.	Used SLEV SHAR DEB

					<i>In case of payment to EU or EEA, code DEBT is allowed only if payment transaction involves currency conversion (i.e. account currency and payment transaction currency are different). If payment transaction doesn't involve currency conversion, then payment will be rejected with reason - code BE19, meaning incorrect code for the bearer of charges.</i>	
2.25	[0..1]	++ Charges Account	<ChrgsAcct>		Account from which charges are to be debited. Use of this field should be agreed upon your bank.	Used
2.25	[1..1]	+++ Identification	<Id>		Only IBAN is allowed.	Used
2.25	[1..1]	++++ IBAN	<IBAN>		IBAN.	Used
2.25	[0..1]	+++ Currency	<Ccy>		Currency of charges' account. Usage Rule: To be used only if one account number covers several currencies, e.g. in case of a multicurrency account.	Used
2.27	[1..n]	++ Credit Transfer Transaction Information	<CdtTrfTxInf>		Set of elements providing information on the payment(s) included in the message.	Used
2.28	[1..1]	+++ Payment Identification	<PmtId>		Set of elements used to reference a payment instruction.	Used
2.29	[0..1]	++++ Instruction Identification	<InstrId>		Unique reference assigned by the initiating party for a debtor's bank to identify the payment. It is not forwarded to the creditor's bank. SEB specific rule: This field corresponds to document number and it is forwarded to the creditor's bank only in case of European payment	Used
2.30	[1..1]	++++ End To End Identification	<EndToEndId>	(AT-41 Originator's Reference to the Credit Transfer)	Unique reference assigned by the instructing party to payment. It is forwarded to the creditor's bank only in case of a European payment.	Used
2.31	[0..1]	+++ Payment Type Information	<PmtTplnf>	Usage Rule: If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.	Set of elements used to specify the type of payment. Should be used exclusively at the payment or transaction level. Usage Rule: Rule: Same rule as in SEPA Core Requirements applies. SEB specific rule: if client fills Payment Type Information both under Payment Information and Credit Transfer Transaction Information, SEB will take guidance from the information under Credit Transfer Transaction Information.	

2.33	[0..1]	++++ Service Level	<SvcLvl>	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed. Pre-agreed customer-to-bank conditions apply
2.34	[1..1]	+++++ Code	<Cd>	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only the following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. <i>SEB specific rules:</i> <i>1) If Service Level Code and Local Instrument Proprietary are not entered by the initiating party, the bank processes the payment as non-urgent or European payment depending on the payment instruction data.</i> <i>2) If both, the Service Level Code and Local Instrument Code or Proprietary are filled, SEB will take guidance only from the Service Level.</i>
2.36	[0..1]	++++ Local Instrument	<LclInstrm>		Specifies the type of payment. Pre-agreed customer-to-bank conditions apply
2.37	{Or	+++++ Code	<Cd>		
2.38	Or}	+++++ Proprietary	<Prtry>		NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is either the day after the next, the next or the same business day in accordance with the terms and conditions of a bank
2.39	[0..1]	++++ Category Purpose	<CtgyPurp>	(AT-45 Category purpose of the Credit Transfer) <i>Usage Rule:</i> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.	Specifies the purpose of the payment based on an agreement between the initiating party and debtor's bank.
2.40	[1..1]	+++++ Code	<Cd>		For Code of category purpose see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet <i>SEB specific rule: In case of code INTC and if the client has a corresponding contract with SEB, SEB executes the payment as intra-</i>

					company payment. In case of other codes, no specific processing is undertaken by SEB Pank	
2.42	[1..1]	+++ Amount	<Amt>		Amount of money to be moved between the debtor and the creditor.	Used
2.43	{Or	++++ Instructed Amount	<InstdAmt>	(AT-04 Amount of the Credit Transfer in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Payment amount and the currency ordered by the initiating party. All currencies accepted by the bank for payment services are allowed.	Used
2.44	Or}	++++ Equivalent Amount	<EqvtAmt>		Payment amount labelled in the currency of the debtor's account and to be converted into a different currency. Use of this field should be agreed upon your bank. SEB specific rule: not supported. If used then payment is rejected with code AM09 Wrong amount.	Used
2.45	[1..1]	+++++Amount	<Amt>		Payment amount in the currency of the debtor's account.	Used
2.46	[1..1]	+++++Currency Of Transfer	<CcyOfTrf>		Currency in which the payment amount should be sent to the creditor. All currencies accepted by the bank for payment services are allowed.	Used
2.47	[0..1]	+++ExchangeRateInformation	<XchgRateInf>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Component (ExchangeRateInformation1)	Used
2.48	[0..1]	++++ExchangeRate	<XchgRate>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Exchange rate Mandatory for special rate FX transactions in LV	Used
2.50	[0..1]	++++ContractIdentification	<CtrctId>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY Deal number Max35Text Mandatory for special rate FX transactions in LT & LV	Used
2.51	[0..1]	+++ Charge Bearer	<ChrgBr>	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element be specified at 'Payment Information' level.	Specifies which party/parties will bear the charges linked to the processing of the payment. Should be used exclusively at the payment or transaction level. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank.	Used: SEPA allows only SLEV

					<p>If this field is empty, it will be considered as SHAR or SLEV, depending on the payment instruction data.</p> <p><u>SEB specific rules:</u></p> <p>1) code CRED is not allowed. If the client fills code CRED, the payment will be rejected with reason - code BE19, meaning incorrect code for the bearer of charges.</p> <p>2) In case of payment to EU or EEA, code DEBT is allowed only if payment transaction involves currency conversation (i.e. account currency and payment transaction currency are different). If the payment transaction doesn't involve currency conversation, the payment will be rejected with reason - code BE19, meaning incorrect code for the bearer of charges.</p> <p>3) if the client fills the Charge Bearer both under Payment Information and under Credit Transfer Transaction Information, SEB will take guidance from the information under Credit Transfer Transaction Information.</p>	
2.70	[0..1]	+++ Ultimate Debtor	<UltmtDbr>		<p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>Usage Rule: To be used only for SEPA payments and only if different from debtor.</p> <p><u>SEB specific rule:</u></p> <p>1) if the client fills Ultimate Debtor both under Payment Information and Credit Transfer Transaction Information, SEB will take guidance from the information under Credit Transfer Transaction Information.</p> <p>2) if used with other payments than SEPA, it will be ignored.</p>	Used
2.70	[0..1]	++++ Name	<Nm>	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	<p>Ultimate debtor's name.</p> <p>Usage Rule: Same rule as in SEPA Core Requirements applies.</p>	Used
2.70	[0..1]	++++ Identification	<Id>	(AT-09 Identification Code of the Originator Reference Party)	<p>Ultimate debtor's identification.</p>	Used
2.70	{Or	+++++ Organisation Identificatio	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<p>Identification of an organisation.</p> <p>Usage Rule: Same rule as in SEPA Core Requirements applies.</p>	Used

2.70	{{Or	++++++ BIC or BEI	<BICOrBEI>			
2.70	Or}}	++++++ Other	<Othr>			Used
2.70	[1..1]	+++++++ Identification	<Id>		In BOL - Id-code of originator / Originator's account number	Used
2.70	[0..1]	+++++++Scheme Name	<SchmeNm>			Used
2.70	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
2.70	Or}}	+++++++Proprietary	<Prtry>		Usage in BOL: "If Originator's account number is provided, value is IBAN. If empty - default COID"	Used
2.70	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.	
2.70	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			
2.70	[1..1]	+++++++ Birth Date	<BirthDt>			
2.70	[1..1]	+++++++ City Of Birth	<CityOfBirth>			
2.70	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>			
2.70	Or}}	+++++ Other	<Othr>			Used
2.70	[1..1]	+++++++Identification	<Id>		In BOL - Id-code of originator / Originator's account number	Used
2.70	[0..1]	+++++++Scheme Name	<SchmeNm>			Used
2.70	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet	
2.70	Or}}	+++++++ Proprietary	<Prtry>		Usage in BOL:If Originator's account number is provided, value is IBAN. If empty - default NIDN"	Used
2.71	[0..1]	+++ Intermediary Agent 1	<IntrmyAgt1>		Information about creditor's bank's correspondent bank. Usage rule: Should be used only for other payments in case needed.	Used
2.71	[1..1]	++++ Financial Institution Identification	<FinInstnId>		Identification of creditor's bank's correspondent bank.	Used
2.71	[0..1]	+++++ BIC	<BIC>		BIC of creditor's bank's correspondent bank.	Used
2.71	[0..1]	+++++ Clearing System Member Identification	ClrSysMmbld>		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.	Used
2.71	[0..1]	+++++ Clearing System Identification	<ClrSysId>			Used
2.71	[1..1]	+++++++ Code	<Cd>		For clearing system identification code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.	Used

2.71	[1..1]	+++++ Member Identification	<Mmbld>		Identification of a creditor's bank's correspondent bank in a clearing system.	Used
2.71	[0..1]	+++++ Name	<Nm>		Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to the initiating party.	Used
2.71	[0..1]	+++++ Postal Address	<PstlAdr>		Usage Rule: Should be used when BIC or clearing system member identification is not known to the initiating party.	Used
2.71	[0..1]	+++++ Country	<Ctry>		For ISO Country code of creditor's bank's correspondent bank see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	
2.71	[0..2]	+++++ Address Line	<AdrLine>		In BOL - Address of correspondent bank	Used
2.72	[0..1]	+++ Intermediary Agent 1 Account	<IntrmyAgt1Acct>		Account of creditor's bank's correspondent bank at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.	Used
2.72	[1..1]	++++ Identification	<Id>		Identification of creditor's bank's correspondent bank account.	Used
2.72	{Or	+++++ IBAN	<IBAN		IBAN. In BOL - Beneficiary's bank account with correspondent bank	Used
2.72	Or}	+++++ Other	<Othr>			Used
2.72	[1..1]	+++++ Identification	<Id>		BBAN	Used
2.72	[0..1]	+++++Scheme Name	<SchmeNm>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.72	[1..1]	+++++Code	<Cd>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.72	[1..1]	+++++Proprietary	<Prtry>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[0..1]	+++IntermediaryAgent2	<IntrmyAgt2>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[1..1]	++++FinancialInstitutionl dentification	<FinInstnld>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[0..1]	+++++BIC	<BIC>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY - Correspondent bank S.W.I.F.T.	Used
2.73	[0..1]	+++++ClearingSystem MemberIdentification	<ClrSysMmbld>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[0..1]	+++++ClearingSysteml dentification	<ClrSysld>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[1..1]	+++++Code	<Cd>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[1..1]	+++++MemberIdentific	<Mmbld>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used

		ation		ONLY		
2.73	[0..1]	+++++Name	<Nm>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY - Name of correspondent bank	Used
2.73	[0..1]	+++++Postal Address	<PstlAdr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.73	[0..7]	++++++AddressLine	<AdrLine>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY - Address of correspondent bank	Used
2.77	[0..1]	+++ Creditor Agent	<CdtrAgt>	(AT-23 BIC of the Beneficiary Bank) Usage Rule: Only BIC is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used	Creditor's bank information. Please specify from your bank when this information is required in order to initiate a payment. SEB specific rule: required when payment is sent outside EU/EEA	Used
2.77	[1..1]	++++ Financial Institution Identification	<FinInstnld>		Identification of creditor's bank.	Used
2.77	[0..1]	+++++ BIC	<BIC>		Creditor's bank BIC. Beneficiary's Banks SWIFT code SEB specific rule: mandatory when creditor agent locates outside EU/EEA	Used
2.77	[0..1]	+++++ Clearing System Member Identification	<ClrSysMmbld>		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.	Used
2.77	[0..1]	+++++ Clearing System Identification	<ClrSysld>		Identification of a clearing system.	Used
2.77	[1..1]	+++++++ Code	<Cd>		For clearing system code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet. In case of a RUB payments to Russia, code RUCBC should be used.	Used except RUB pmnts
2.77	[1..1]	+++++ Member Identification	<Mmbld>		Creditor's bank identification in a clearing system. In case of RUB payments to Russia, BIK code should be entered here.	Used except RUB pmnts
2.77	[0..1]	+++++ Name	<Nm>		Creditor's bank name. Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to initiating party.	Used
2.77	[0..1]	+++++ Postal Address	<PstlAdr>		Creditor's bank address. Usage Rule: Should be used when BIC or clearing system member identification is not known to instructing party	

2.77	[0..1]	++++++ Country	<Ctry>		For creditor's bank ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm SEB specific rule: mandatory when payee locates outside Estonia.	
2.77	[0..2]	++++++ Address Line	<AdrLine>		Address of creditor's bank.	
2.77	[0..1]	+++++Other	<Othr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[1..1]	++++++ Identification	<Id>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[0..1]	++++++SchemeName	<SchmeNm>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[1..1]	+++++++Code	<Cd>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[0..1]	+++++Postal Address	<PstlAdr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[0..1]	++++++ Country	<Ctry>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.77	[0..7]	++++++ AddressLine	<AdrLine>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.78	[0..1]	+++ Creditor Agent Account	<CdtrAgtAcct>		Creditor's bank account at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.	Used
2.78	[1..1]	++++ Identification	<Id>		Identification of creditor's bank account.	Used
2.78	{Or	+++++IBAN	<IBAN>		IBAN	
2.78	Or}	+++++Other	<Othr>			Used
2.78	[1..1]	++++++ Identification	<Id>		BBAN. In case of a RUB payments to Russia, creditor bank's correspondent account with the Russian Central Bank should be entered here.	Used Except RUB pmnts
2.79	[1..1]	+++ Creditor	<Cdtr>	Mandatory	Creditor's information.	Used
2.79	[1..1]	++++ Name	<Nm>	Mandatory. (AT-21 Name of the Beneficiary) Usage Rule: 'Name' is limited to 70 characters in length.	Creditor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.79	[0..1]	++++ Postal Address	PstlAdr>	(AT-22 Address of the Beneficiary)	Creditor's address	Used
2.79	[0..1]	+++++ Country	<Ctry>		For creditor's ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm Please contact your bank - filling out this field may be mandatory in some banks.	Used

2.79	[0..2]	+++++ Address Line	<AdrLine>	Usage Rule: Only two occurrences are allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.79	[0..1]	++++ Identification	<Id>	(AT-24 Beneficiary Identification Code)	Creditor's identification.	
2.79	{Or	+++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: For SEPA payments, the same rule as in SEPA Core Requirements applies. For RUB payments to Russia 'Other' is allowed two occurrences and should be used for entering INN and KPP codes.	Used except RUB pmnts
2.79	{{Or	+++++ BIC Or BEI	<BICOrBEI>			
2.79	Or}}	+++++ Other	<Othr>			Used except RUB pmnts
2.79	[1..1]	+++++ Identification	<Id>		"Beneficiary's id-code or Client's code in payers information system" For RUB payments to Russia, INN and KPP codes should be entered here.	Used except RUB pmnts
2.79	[0..1]	+++++ Scheme Name	<SchmeNm>			Used
2.79	{{{Or	+++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet. In BOL - "If Client's code in payers information system is used, CUST value must be used. In case of beneficiary's id-code - COID"	Used
2.79	Or}}	+++++ Proprietary	<Prtry>		Scheme names INN and KPP should be entered here (RUB payments)	Used
2.79	[0..1]	+++++ Issuer	<Issr>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.79	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as SEPA Core Requirements applies. For RUB payments to Russia 'Other' is allowed two occurrences and should be used for entering INN and KPP codes.	Used date and place of birth are allowed or one of Other
2.79	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			
2.79	[1..1]	+++++ Birth Date	<BirthDt>			
2.79	[1..1]	+++++ City Of Birth	<CityOfBirth>			

2.79	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>			
2.79	Or}}	+++++++ Other	<Othr>			Used
2.79	[1..1]	+++++++ Identification	<Id>		For RUB payments to Russia, INN and KPP codes should be entered here In BOL – “Beneficiary’s id-code or Client’s code in payer information system”. Used for LV	Used
2.79	[0..1]	+++++++ Scheme Name	<SchmeNm>			Used
2.79	{{{Or	+++++++ Code	<Cd>		In BOL – “If Client’s code in payer information system is used, CUST value must be used. In case of beneficiary’s id-code – NIDN”	Used
2.79	Or}}}	+++++++ Proprietary	<Prtry>		Scheme names INN and KPP should be entered here (RUB payments)	
2.80	[1..1]	+++ Creditor Account	<CdtrAcct>	Mandatory (AT-20 Account number of the Beneficiary) Usage Rule: Only IBAN is allowed.	Creditor’s account. Usage Rule: For SEPA payments the same rule as SEPA Core Requirements applies.	Used
2.80	[1..1]	++++ Identification	<Id>			Used
2.80	{Or	+++++ IBAN	<IBAN>		IBAN SEB specific rule: mandatory when beneficiary locates in EU or EEA	Used
2.80	Or}	+++++ Other	<Othr>			Used
2.80	[1..1]	+++++ Identification	<Id>		BBAN	Used
2.80	[0..1]	+++++Scheme Name	<SchmeNm>	NOT USED – BOL SPECIFIC	NOT USED – BOL SPECIFIC	Used
2.80	{{{Or	+++++Code	<Cd>	NOT USED – BOL SPECIFIC	NOT USED – BOL SPECIFIC	Used
2.80	Or}}	+++++Proprietary	<Prtry>	NOT USED – BOL SPECIFIC	NOT USED – BOL SPECIFIC	Used
2.80	[0..1]	+++++Currency	<Ccy>	NOT USED – BOL SPECIFIC	NOT USED – BOL SPECIFIC Beneficiary’s account currency	Used
2.81	[0..1]	+++ Ultimate Creditor	<UltmtCdtr>		Party which is the ultimate beneficiary of the payment. Usage Rule: Should be used for SEPA payments and only if different from creditor. SEB specific rule: if used with other payments than European payment, it will be ignored	Used
2.81	[0..1]	++++ Name	<Nm>	(AT-28 Name of the Beneficiary Reference Party) Usage Rule: ‘Name’ is limited to	Ultimate creditor’s name. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used

				70 characters in length.		
2.81	[0..1]	++++ Identification	<Id>	(AT-29 Identification Code of the Beneficiary Reference Party).	Ultimate creditor's identification.	Used
2.81	{Or	+++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.81	{{Or	++++++ BIC or BEI	<BICOrBEI>			
2.81	Or}}	++++++ Other	<Othr>			Used
2.81	[1..1]	+++++++ Identification	<Id>		In BOL - Id-code of beneficiary party / Beneficiary party's account number	Used
2.81	[0..1]	+++++++ Scheme Name	<SchmeNm>			Used
2.81	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.	
2.81	Or}}}	+++++++Proprietary	<Prtry>		Usage in BOL: If Beneficiary party's account number is provided value is IBAN.	Used
2.81	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.	Organisation of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.	Used
2.81	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>			
2.81	[1..1]	+++++++ Birth Date	<BirthDt>			
2.81	[1..1]	+++++++ City Of Birth	<CityOfBirth>			
2.81	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>			
2.81	Or}}	+++++ Other	<Othr>			Used
2.81	[1..1]	+++++++ Identification	<Id>			Used
2.81	[0..1]	+++++++ Scheme Name	<SchmeNm>			Used
2.81	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.	
2.81	Or}}}	+++++++Proprietary	<Prtry>		Usage in BOL:If Beneficiary party's account number is provided value is IBAN.	Used
2.81	[0..1]	+++++++Country Of Residence	<CtryOfRes>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC Country Code	Used
2.82	[0..n]	+++InstructionForCredit orAgent	<InstrForCdtrAgt>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.82	[0..1]	++++Code	<Cd>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC ONLY	Used
2.86	[0..1]	+++ Purpose	<Purp>	(AT-44 Purpose of the Credit	Reason for the payment.	Used

				Transfer)	Usage Rule: Should be used only for European payments.	
2.87	{Or	++++ Code	<Cd>		For list of possible codes see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.	Used
2.88	Or}	++++ Proprietary	<Prtry>	NOT USED – BOL SPECIFIC ONLY	NOT USED – BOL SPECIFIC In BOL - Reference code. Used only by LT	Used
2.89	[0..1 0]	+++ Regulatory Reporting	<RgltryRptg>		Information about declaration of payments. Usage Rule: When RUB payment to Russia, VO code and in some cases KBK code should be filled. This information is needed by Russian Central Bank	Used except RUB pmnts
2.89	[0..1]	++++ Authority	<Authrty>		Entity that requires regulatory reporting information.	Used
2.89	[0..1]	+++++Country	<Ctry>		Country ISO code of the entity that requires the information of the balance of payments. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	Used
2.89	[0..n]	++++ Details	<Dtls>		Details of regulatory reporting information.	Used
2.89	[0..1]	+++++ Type	<Tp>		Should be used in case of payments to Russia. Characters VO (code of currency transaction) and KBK (number of the budget of the Russian Federation) should be entered here.	Used except RUB pmnts
2.89	[0..1]	+++++ Country	<Ctry>		Creditor's residence country ISO code. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	Used
2.89	[0..1]	+++++ Code	<Cd>		In BOL - "Code of balance payments Code of currency transaction Budgetary classification code LV statistical code"	Used
2.89	[0..1]	+++++ Information	<Inf>		In case of RUB payments to Russia, codes of VO and KBK should be entered here.	Used except RUB pmnts
2.98	[0..1]	+++ Remittance Information	<RmtInf>	(AT-05 Remittance Information) Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Payment details. Generally can be structured or unstructured information but banks have possibilities to set different rules according their own additional services. Please contact your bank regarding remittance information. Usage Rule: When the client fills both, the structured and unstructured information tags, but the bank cannot forward both tags, then creditor reference under the structured information will be	Used

					<p>lifted to the unstructured information tag in accordance with EACT standard for unstructured remittance information formatting rules. If the remittance information as a result will be longer than 140 characters, then the bank will deliver only 140 characters of the remittance information. For example /RFB/XXXXXX/TXT/ZZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZZ stands for the unstructured information.</p> <p>SEB specific rule: If payee locates in Finland and both structured and unstructured information tags are filled, then SEB will forward only information under the structured remittance information.</p>	
2.99	[0..1]	++++ Unstructured	<Ustrd>	<p>Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Usage Rule: Only one occurrence of 'Unstructured' is allowed.</p>	<p>Unstructured payment details. More information about EACT standard for unstructured remittance information can be found in the following page: http://www.eact.eu/main.php?page=SEPA</p>	Used
2.100	[0..1]	++++ Structured	<Strd>	<p>Usage Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Format Rule: Only one occurrence of 'Structured' is allowed.</p>	<p>Structured payment details. Used for entering reference number required by beneficiary.</p>	Used
2.120	[0..1]	+++++ Creditor Reference Information	<CdtrRefInf>	<p>Usage Rule: When present, the Debtor Bank is not obliged to validate the reference information. Usage Rule: When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.</p>		Used
2.121	[0..1]	++++++ Type	<Tp>			Used
2.122	[1..1]	+++++++ Code or Proprietary	<CdOrPrtry>			Used
2.123	[1..1]	+++++++ Code	<Cd>	<p>Usage Rule: Only 'SCOR' is allowed</p>	<p>Usage Rule: Same rule as in SEPA Core Requirements applies</p>	Used

2.125	[0..1]	+++++++ Issuer	<Issr>			Used
2.126	[0..1]	+++++++ Reference	<Ref>	<p>Usage Rule: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.</p> <p>Usage Rule: If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain</p> <p>Usage Rule: RF Creditor Reference may be used (ISO 11649)</p>	<p>Reference number to beneficiary. When reference number is filled in SEPA payment to Estonia, the correctness of reference number is checked against Estonian reference number standard. For information about Estonian reference number standard see http://www.pangaliit.ee/en/settlements-and-standards/reference-number-of-the-invoice</p> <p>SEB specific rule: in case reference starts with RF, then SEB considers the reference as international creditor reference and the reference number is checked against ISO standard 11649.</p>	Used

2.1 Examples

Payment 1. Salary payment

Requested execution date: 25.04.2013

Debtor's name (initiating party and debtor is the same person): name AS XML

Debtor's account: EE481012345678901234

Debtor's bank: EEUHEE2X

Category Purpose: SALA

CreditTransferTransaction Information:

1) End-to-end ID: 123

Amount and Currency: 1000 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

2) End-to-end ID: 124

Amount and Currency: 850 EUR

Creditor's name: Tuisk Taavi

Creditor's account: EE051010012345678901

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
```

```
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
```

```
pain.001.001.03.xsd">
```

```
  <CstmrCdtTrfInItn>
```

```
    <GrpHdr>
```

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</InitgPty>
</GrpHdr>
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  <PmtMtd>TRF</PmtMtd>
  <NbOfTx>2</NbOfTx>
  <CtrlSum>1850</CtrlSum>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>SALA</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <ReqdExctnDt>2013-04-25</ReqdExctnDt>
  <Dbtr>
    <Nm>AS XML</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>EEUHEE2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>123</EndToEndId>
    </PmtId>
    <Amt>
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    </Amt>
    <Cdtr>
      <Nm>AS ISO</Nm>
    </Cdtr>
  </CdtTrfTxInf>
</PmtInf>
```

```

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          <CdtTrfTxInf>
            <CdtAcct>
              <Id>
                <IBAN>EE212200223456789102</IBAN>
              </Id>
            </CdtAcct>
          </CdtTrfTxInf>
          <CdtTrfTxInf>
            <PmtId>
              <EndToEndId>124</EndToEndId>
            </PmtId>
            <Amt>
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            </Amt>
            <Cdtr>
              <Nm>TUIISK TAAVI</Nm>
            </Cdtr>
            <CdtAcct>
              <Id>
                <IBAN>EE051010012345678901</IBAN>
              </Id>
            </CdtAcct>
          </CdtTrfTxInf>
        </PmtInf>
      </CstmrCdtTrfInftn>
    </Document>

```

Payment 2. Rouble payment to Russia

Requested execution date: 25.04.2013

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's address: Metsa2 Tallinn, Estonia

Debtor's account: EE481012345678901234

Amount and Currency: 23 000 000 RUB

Charges Bearer: DEBT

Debtor's bank: EEUHEE2X

End-to-end ID: 126

Service level Code: SDVA

Creditor's information: name AS MEDVED; organisation identification: INN7804216912, KPP780201001; creditor's country Russia

Creditor's account: 40702812345678978901

Creditor's bank information: BIK 044030755; name OAO BANK ALEKSANDROVSKII; correspondent account with the Russian Central Bank

30101810000000000755; clearing system code RUCBC

Remittance information (unstructured): Scet 12345

Regulatory information to Russian Federation Central Bank: VO code 13010, KBK 31810805000110111110.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInItn>
```

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      <InItgPty>
        <Nm>AS XML</Nm>
      </InItgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>PMNTID002</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>23000000</CtrlSum>
      <PmtTplInf>
        <SvcLvl>
          <Cd>SDVA</Cd>
        </SvcLvl>
      </PmtTplInf>
      <ReqdExctnDt>2013-04-25</ReqdExctnDt>
      <Dbtr>
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      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>EE481012345678901234</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>EEUHEE2X</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>DEBT</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
```

```

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    </Amt>
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            </ClrSysMmbld>
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    </CdtrAgt>
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        </Id>
    </CdtrAgtAcct>
    <Cdtr>
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        <Id>
            <OrgId>
                <Othr>
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                    <SchmeNm>
                        <Prtry>INN</Prtry>
                    </SchmeNm>
                </Othr>
                <Othr>
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                        <Prtry>KPP</Prtry>
                    </SchmeNm>
                </Othr>
            </OrgId>
        </Id>
    </Cdtr>
</CdtrAcct>

```



```

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            </Othr>
        </Id>
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            <Ctry>RU</Ctry>
        </Authrty>
        <Dtls>
            <Tp>VO</Tp>
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        </Dtls>
        <Dtls>
            <Tp>KBK</Tp>
            <Inf>31810805000110111110</Inf>
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    </RgltryRptg>
    <RmtInf>
        <Ustrd>SCET 12345</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

Payment 3. Two intra-company transactions

Requested execution date: 25.04.2013

Debtor's name (initiating party and debtor is the same person): name AS XML

Debtor's account: EE481012345678901234 EUR

Debtor's bank: EEUHEE2X

Category purpose: INTC (debtor has a corresponding intra-company payment contract with SEB)

Charge bearer: SHAR

CreditTransferTransaction Information:

1) End-to-end ID: 127

Amount and Currency: 500 EUR

Creditor's name: XML OY

Creditor's address: Lapinmäentie 5, Helsinki

Creditor's account: FI7150000121234567

Creditor's bank: OKOYFIHH

Unstructured remittance Information: Invoice 1.

2) End-to-end ID: 128
Amount and Currency: 2500 EUR
Creditor's name: XML LDT
Creditor's address: Coventry Street 15, United Kingdom
Creditor's account: GB34NWBG60512345678901
Creditor's bank: NWBKGB2L
Unstructured remittance information: Invoice 2

```
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pain.001.001.03.xsd">
```

```
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```

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```

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        </PmtId>
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            </FinInstnId>
        </CdtrAgt>
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                <AdrLine>Lapinmäentie 5, Helsinki</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
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            </Id>
        </CdtrAcct>
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```

```

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    <Cdtr>
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            <AdrLine>Coventry Street 15, United Kingdom</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>GB34NWBG60512345678901</IBAN>
        </Id>
    </CdtrAcct>
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        <Ustrd>Invoice 2</Ustrd>
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</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Payment 4. All transactions in the payment are with different payment type, two of them are USD payments and one of them SEK payment.

Payment information 1

Requested execution date: 25.04.2013

Debtor's name (initiating party and debtor is the same person): name AS XML

Debtor's account: EE481012345678901234 USD

Debtor's bank: EEUHEE2X

CreditTransferTransaction Information:

1) End-to-end ID: 129

Service level: SDVA

Amount and Currency: 3000 USD

Charge Bearer: DEBT

Creditor's name: SKY LLC

Creditor's address: BROOKWOOD PARKWAY WASHINGTON

Creditor's account: 7012345678

Creditor's bank local clearing code: FW256074974

Creditor's bank BIC: BOFAUS3N

Unstructured remittance Information: Invoice 3.

2) End-to-end ID: 130

Service level: NURG

Amount and Currency: 600 USD

Charge Bearer: SHAR
Creditor's name: FREEDOM LDT
Creditor's address: 1-12 PAHO-DONG, DAEGU, KOREA
Creditor's account: 560-80-123456
Creditor's bank name: Standard Chartered Bank Korea
Creditor's bank address: Chongro-Gu 110-702, SEOUL
Unstructured remittance information: Invoice 4

Payment information 2

Requested execution date: 25.04.2013
Debtor's name (initiating party and debtor is the same person): name AS XML
Debtor's address: Metsa2 Tallinn, Estonia
Debtor's account: EE481012345678901234 EUR
Debtor's bank: EEUHEE2X
Credit Transfer Transaction Information:
1) End-to-end ID: 131
Service level: URGP
Amount and Currency: 500 SEK
Creditor's name: SVENSKA AB
Creditor's address: STROMSUND, SWEDEN
Creditor's account: SE5930000000034567891012
Creditor's bank BIC: NDEASESS
Unstructured remittance Information: Invoice 5.

```
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xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03  
pain.001.001.03.xsd">  
  <CstmrCdtTrfInitn>
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  <Cdtr>
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```

```

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<CdtTrfTxInf>
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    <PmtTpInf>
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        </SvcLvl>
    </PmtTpInf>
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    <CdtrAgt>
        <FinInstnId>
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            <PstlAdr>
                <Ctry>KR</Ctry>
                <AdrLine>Chongro, Chongro-Gu 110-702, SEOUL</AdrLine>
            </PstlAdr>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>FREEDOM LDT</Nm>
        <PstlAdr>
            <Ctry>KR</Ctry>
            <AdrLine>1-12 PAHO-DONG, DAEGU, KOREA</AdrLine>
        </PstlAdr>
    </Cdtr>
</CdtrAcct>

```

```

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        </Id>
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    </DbtrAcct>
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  </Id>
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</Document>

```

Payment 5. AS XML (payer) pays invoice for its branch AS XML Branch (ultimate debtor).

Requested execution date: 25.04.2013

Debtor's name: AS XML

Debtor's account: EE481012345678901234 EUR

Ultimate debtor's name: XML Branch AS

Debtor's bank: EEUHEE2X

CreditTransferTransaction Information:

End-to-end ID: 132

Instructed amount and currency: 1500 EUR

Creditor's name: AS FONE

Creditor's address: Gonsori 15, Tallinn (optional to fill, if payer locates in Estonia)

Creditor's account: EE051010010123456789

Creditor's bank: EEUHEE2X

Unstructured remittance Information: invoice 47

Structured remittance Information (creditor reference): 123

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
```

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        <Nm>AS XML</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
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      <PmtMtd>TRF</PmtMtd>
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        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
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          <BIC>EEUHEE2X</BIC>
        </FinInstnId>
      </DbtrAgt>
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      </UltmtDbtr>
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        </Amt>
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    </PmtInf>
  </CstmrCdtTrfInitn>
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```

</Amt>
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    <Ctry>EE</Ctry>
    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>EE051010010123456789</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Invoice 47</Ustrd>
  <Strd>
    <CdtrRefInf>
      <Ref>123</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

2.2 Baltic Online service (BOL) payment examples initiated from Latvian account in Estonian internet bank

BOL payment 1. Regular payment from Latvia to Estonia (service level and local instrument not defined)

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LV57UNLA0123456789012

Debtor's bank: UNLALV2X

CreditTransferTransaction Information:

1) End-to-end ID: 123

Amount and Currency: 100 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn
Unstructured remittance information: Invoice 1

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<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
J:\Desktop\pain.001.001.03.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>87bf20100030611</MsgId>
      <CreDtTm>2015-05-06T11:16:58.696</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100</CtrlSum>
      <InitgPty>
        <Nm>AS XML</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PMTID0080061</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <ReqdExctnDt>2015-05-06</ReqdExctnDt>
      <Dbtr>
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          <AdrLine>Riga</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>LV57UNLA0123456789012</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
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        </FinInstnId>
      </DbtrAgt>
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      </UltmtDbtr>
      <CdtTrfTxInf>
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        </PmtId>
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    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
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    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
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<CdtrAcct>
  <Id>
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  </Id>
</CdtrAcct>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

BOL payment 2. Intra-company transaction same day value date

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LV57UNLA0123456789012

Debtor's bank: UNLALV2X

Service level: SDVA

Category purpose: INTC (debtor has a corresponding intra-company payment contract with SEB)

CreditTransferTransaction Information:

1) End-to-end ID: 123

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn

Unstructured remittance information: Invoice 2

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"

xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03

J:\Desktop\pain.001.001.03.xsd">

<CstmrCdtTrfInitt>

<GrpHdr>

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<CtrlSum>300</CtrlSum>
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</InitgPty>
</GrpHdr>
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  <PmtInfId>PMTID006</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
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  <PmtTpInf>
    <SvcLvl>
      <Cd>SDVA</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Cd>INTC</Cd>
    </CtgyPurp>
  </PmtTpInf>
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  <Dbtr>
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    <PstlAdr>
      <Ctry>LV</Ctry>
      <AdrLine>Riga</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
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    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
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    </FinInstnId>
  </DbtrAgt>
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    </PmtId>
    <Amt>
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  </Id>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
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</Document>
```

BOL payment 3. Two payments in one file: domestic with beneficiary Tax ID and urgent cross-border payment.

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LV57UNLA0123456789012

Service level: URGP

Number of payments: 2

Control sum: 800

CreditTransferTransaction Information:

1) End-to-end ID: 100

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: LV78UNLA0050017444703

Creditor's bank: UNLALV2X

Creditor's address: Gonsiori 15, Tallinn

TaxID: 409876543

Unstructured remittance information: Invoice 1

2) End-to-end ID: 200

Amount and Currency: 500 EUR

Creditor's name: AS ISOISO

Creditor's account: EE222250123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn
Unstructured remittance information: Invoice 2

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J:\Desktop\pain.001.001.03.xsd">
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    <GrpHdr>
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      </InitgPty>
    </GrpHdr>
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      <Dbtr>
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          <AdrLine>Riga</AdrLine>
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        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
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      </DbtrAgt>
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      </UltmtDbtr>
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```



```

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  </Amt>
  <CdtrAgt>
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    </FinInstnId>
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    </Id>
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  <Cdtr>
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```

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    </PstlAdr>
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    </Id>
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</CdtTrfTxInf>
</PmtInf>
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</Document>
```

BOL payment 5. Two payments with different service levels

Requested execution date: 24.07.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LV57UNLA0123456789012

Debtor's bank: UNLALV2X

Service level: NURG and SDVA

Number of payments: 2

Control sum: 800

CreditTransferTransaction Information:

1) End-to-end ID: 100

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn

Unstructured remittance information: Invoice 1

2) End-to-end ID: 200

Amount and Currency: 500 EUR

Creditor's name: AS ISOISO

Creditor's account: FI8557241120001948

Creditor's bank: OKOYFIHH

Creditor's address: Gonsiori 15, Tallinn

Unstructured remittance information: Invoice 2

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  </GrpHdr>
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      </SvcLvl>
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      </Id>
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    </DbtrAcct>
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      </FinInstnId>
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      </Amt>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInittn>
```

```

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    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
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  </DbtrAcct>
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```

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  </Amt>
  <CdtrAgt>
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      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
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    <PstlAdr>
      <Ctry>EE</Ctry>
      <AdrLine>Gonsori 15,Tallinn</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
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      <IBAN>FI8557241120001948</IBAN>
    </Id>
  </CdtrAcct>
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    <Ustrd>invoice 2</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

2.3 Baltic Online service (BOL) payment examples initiated from Lithuanian account in Estonian internet bank

BOL payment 1. Regular payment from Lithuania to Estonia (service level and local instrument not defined)

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LT167044060007361234

Debtor's bank: CBVILT2X

CreditTransferTransaction Information:

1) End-to-end ID: 123

Amount and Currency: 100 EUR
Creditor's name: AS ISO
Creditor's account: EE212200123456789102
Creditor's bank: EEUHEE2X
Creditor's address: Gonsiori 15, Tallinn
Unstructured remittance information: Invoice 1

```
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
J:\Desktop\pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
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      <CreDtTm>2015-05-06T11:16:58.696</CreDtTm>
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      </InitgPty>
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        <Id>
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        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
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        </FinInstnId>
      </DbtrAgt>
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  </FinInstnId>
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    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
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  </Id>
</CdtrAcct>
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  <Ustrd>Invoice 1</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```

BOL payment 2. Intra-company transaction same day value date

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LT167044060007361234

Debtor's bank: CBVILT2X

Service level: SDVA

Category purpose: INTC (debtor has a corresponding intra-company payment contract with SEB)

CreditTransferTransaction Information:

1) End-to-end ID: 234

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn

Unstructured remittance information: Invoice 2

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
J:\Desktop\pain.001.001.03.xsd">

```
<CstmrCdtTrfInittn>
  <GrpHdr>
    <MsgId>87fbf2013091033</MsgId>
    <CreDtTm>2015-05-06T11:16:58.696</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>300</CtrlSum>
    <InitgPty>
      <Nm>AS XML</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>PMTID006</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxs>1</NbOfTxs>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SDVA</Cd>
      </SvcLvl>
      <CtgyPurp>
        <Cd>INTC</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2015-05-06</ReqdExctnDt>
    <Dbtr>
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      <PstlAdr>
        <Ctry>LT</Ctry>
        <AdrLine>Vilnius</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>LT167044060007361234</IBAN>
      </Id>
      <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>CBVILT2X</BIC>
      </FinInstnId>
    </DbtrAgt>
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      <Nm>AS XML</Nm>
    </UltmtDbtr>
    <CdtTrfTxInf>
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        <EndToEndId>234</EndToEndId>
      </PmtId>
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```

<Amt>
  <InstdAmt Ccy="EUR">300</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>EEUHEE2X</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>AS ISO</Nm>
  <PstlAdr>
    <Ctry>EE</Ctry>
    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>EE212200123456789102</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Invoice 2</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```

BOL payment 3. Urgent cross-border payment.

Requested execution date: 06.05.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LT167044060007361234

Debtor's bank: CBVILT2X

Service level: URGP

Number of payments: 1

Control sum: 300

CreditTransferTransaction Information:

1) End-to-end ID: 100

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: EE212200123456789102

Creditor's bank: EEUHEE2X

Creditor's address: Gonsiori 15, Tallinn

Unstructured remittance information: Invoice 1

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
J:\Desktop\pain.001.001.03.xsd">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>87bf2013091033</MsgId>
      <CreDtTm>2015-05-06T11:16:58.696</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
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      <InittgPty>
        <Nm>AS XML</Nm>
      </InittgPty>
    </GrpHdr>
    <PmtInf>
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          <AdrLine>Vilnius</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>LT167044060007361234</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
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        </FinInstnId>
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```

    <BIC>EEUHEE2X</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
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  <PstlAdr>
    <Ctry>EE</Ctry>
    <AdrLine>Gonsori 15,Tallinn</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>EE212200123456789102</IBAN>
  </Id>
</CdtrAcct>
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  <Ustrd>Invoice 1</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

BOL payment 5. Two payments with different service levels.

Requested execution date: 24.07.2015

Debtor's name (initiating party and debtor is the same person): AS XML

Debtor's account: LT167044060123456789

Debtor's bank: CBVILT2X

Service level: NURG and SDVA

Number of payments: 2

Control sum: 800

CreditTransferTransaction Information:

1) End-to-end ID: 200

Amount and Currency: 300 EUR

Creditor's name: AS ISO

Creditor's account: LT701644060987654321

Creditor's bank: CBVILT2X

Creditor's address: Vilnius

Unstructured remittance information: payment intra LT

2) End-to-end ID: 210

Amount and Currency: 500 EUR

Creditor's name: AS IBAN

Creditor's account: FI8557241120001948

Creditor's bank: OKOYFIHH

Creditor's address: Helsinki

Unstructured remittance information: payment to FI

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
J:\Desktop\pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
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    </GrpHdr>
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        </FinInstnId>
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</CdtTrfTxInf>
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```

```
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  </Cdr>
  <CdrAcct>
    <Id>
      <IBAN>FI8557241120001948</IBAN>
    </Id>
  </CdrAcct>
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  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>
```

3. Content of Customer Payment Status Report

AS SEB Pank sends Payment Status Report only if Payment transaction is sent via host to host banking interface and only if single transaction is rejected. In other cases, for example for notifying the receipt or non-receipt of the file, for notifying how many transactions were created, the same message will be sent as today in host to host banking interface.

Payment Status report consist of three building blocks.

Group Header: This building block is mandatory and presented once. It contains elements such as Message Identification and Creation Date Time provided by the bank.

Original Group Information and Status: This building block is mandatory and presented once. It contains elements such as OriginalMessageIdentification, OriginalMessageNameIdentification, and GroupStatus.

Original Payment Information And Status: This building block is optional and repetitive. It contains elements referencing the original instruction (for example OriginalEndToEndIdentification) and can contain an individual status for the original instructions and it may also transport a set of elements from the original instruction.

The message is described in the following table. Below is the explanation of each column of the table.

“Index” column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.002.001.03” as reference.

“Mult” column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

[1..1] – shows that element is mandatory and can be presented only once

[1..n] - shows that element is mandatory and can be presented 1 to n times

[0..1] – shows that element is optional and can be presented only once

[0..n] – shows that element is optional and can be presented 0 to n times

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

“Message Element” column - element name used in ISO 20022 XML Message Definition Report.

“XML Tag” column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>

“Implementation Guide” – description of the field

Message Root

Index	Mult.	Message Element	XML Tag	Implementation Guide
	[1..1]	Customer Payment Status Report	<CstmrPmtStsRpt>	

Group Header

Index	Mult.	Message Element	XML Tag	Implementation Guide
1.0	[1..1]	+ Group Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	Date and time at which the message was created by the initiating party.

1.3	[1..1]	++ Initiating Party	<InitgPty>	Party that initiates the status message
1.3	[1..1]	+++ Identification	<Id>	
1.3	[1..1]	++++ Organisation Identification	<Orgld>	
1.3	[1..1]	+++++ BICOrBEI	<BICOrBEI>	Initiating party's BIC

Original Group Information and Status

Index	Mult.	Message Element	<XML Tag>	Estonian Requirements for payment initiation XML messages
2.0	[1..1]	+ Original Group Information And Status	<OrgnlGrpInfAndSts>	Original group information concerning the group of transactions, to which the status report message refers to
2.1	[1..1]	++ Original Message Identification	<OrgnlMsgld>	Unique identification of the message assigned by the original initiating party, to unambiguously identify the original message
2.2	[1..1]	++ Original Message Name Identification	<OrgnlMsgNmld>	Specifies the original message name identifier to which the message refers, e.g. pain.003.001.01
2.3	[0..1]	++ Original Creation Date Time	<OrgnlCreDtTm>	Date and time at which the original message was created
2.4	[0..1]	++ Original Number Of Transaction	<OrgnlNbOfTx>	Number of payments contained in the original message
2.6	[0..1]	++ Group Status	<GrpSts>	Specifies the status of a group of transactions. Please consult your bank which level acknowledgment is supported and what status codes are used ¹ . Usage Rule: If Group Status is present and different from RJCT or PDNG then Status Reason Information/Additional Information must be absent
2.7	[0..n]	++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
2.8	[1..1]	+++ Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. The Party that issues the status
2.8	[1..1]	+++ Identification	<Id>	
2.8	[1..1]	++++ Organisation Identification	<Orgld>	
2.8	[1..1]	+++++ BICOrBEI	<BICOrBEI>	Originator's BIC
2.9	[1..1]	+++ Reason	<Rsn>	Specifies the reason for the status report
2.10	[1..1]	++++ Code	<Cd>	For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
2.12	[0..n]	+++ Additional Information	<AddtlInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR, then Additional Information must be present.

Original Payment Information and Status

Index	Mult.	Message Element	<XML Tag>	Implementation Guide
3.0	[0..n]	+ Original Payment Information And Status	<OrgnlPmtInfAndSts>	Information concerning the original payment information, to which the status report message refers.
3.1	[1..1]	++ Original Payment Information Identification	<OrgnlPmtInfld>	Unique identification, as assigned by the original initiating party in order to identify the original payment information block within the message

3.2	[0..1]	++ Original Number of Transactions	<OrgnINbOfTxS>	Number of payments contained in the original payment information block
3.3	[0..1]	++ Original Control Sum	<OrgnICtrlSum>	Total of all individual amounts included in the original payment information block irrespective of currencies
3.4	[0..1]	++ Payment Information Status	<PmtInfSts>	Specifies the status of the payment information block. Please consult your bank which level acknowledgment is supported and what status codes are used ¹
3.5	[0..n]	++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
3.6	[1..1]	+++ Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. The Party that issues the status
3.6	[1..1]	++++Identification	<Id>	
3.6	[1..1]	+++++OrganisationIdentification	<Orgld>	
3.6	[1..1]	++++++BICOrBEI	<BICOrBEI>	Originator's BIC
3.7	[1..1]	+++ Reason	<Rsn>	Specifies the reason for the status report
3.8	[1..1]	++++Code	<Cd>	For status reason code see http://www.iso20022.org/External Code Lists and DSS.page External Code Lists spreadsheet
3.10	[0..n]	+++ Additional Information	>AddtInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR, then Additional Information must be present.
3.15	[0..n]	++ Transaction Information And Status	<TxInfAndSts>	Set of elements used to provide information on the original transactions to which the status report message refers
3.16	[0..1]	+++ Status Identification	<StsId>	Unique identification assigned by the bank to unambiguously identify the reported status
3.17	[0..1]	+++ Original Instruction Identification	<OrgnInstrId>	Unique reference assigned by the original initiating party for the original instructed party to identify the original payment
3.18	[0..1]	+++ Original End to End Identification	<OrgnEndToEndId>	Unique reference assigned by the original instructing party to payment
3.19	[0..1]	+++ Transaction Status	<TxSts>	Specifies the status of transaction, in a coded form, e.g. ACCP, RJCT, and PDNG. Please consult your bank which level acknowledgment is supported and what status codes are used ¹
3.20	[0..n]	+++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
3.21	[1..1]	++++ Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. The Party that issues the status
3.21	[1..1]	++++Identification	<Id>	
3.21	[1..1]	+++++OrganisationIdentification	<Orgld>	
3.21	[1..1]	++++++BICOrBEI	<BICOrBEI>	Originator's BIC
3.22	[1..1]	+++ Reason	<Rsn>	Specifies the reason for the status report
3.23	[1..1]	+++++ Code	<Cd>	For status reason code see http://www.iso20022.org/External Code Lists and DSS.page External Code Lists spreadsheet
3.25	[0..n]	++++ Additional Information	<AddtInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR,

				then Additional Information must be present.
3.30	[0..1]	+++ Account Servicer Reference	<AcctSvcrRef>	Unique reference, as assigned by the debtor's bank, to unambiguously identify the instruction
3.32	[0..1]	+++ Original Transaction Reference	<OrgnlTxRef>	Set of key elements used to identify the original transaction that is being referred to
3.34	[0..1]	++++ Amount	<Amt>	Amount of money to be moved between the debtor and the creditor
3.35	{Or	+++++ Instructed Amount	<InstdAmt>	Payment amount and the currency ordered by the initiating party
3.36	Or}	+++++ Equivalent Amount	<EqvtAmt>	Payment amount labelled in the currency of the debtor's account and to be converted into a different currency
3.37	[1..1]	+++++ Amount	<Amt>	Payment amount in the currency of the debtor's account
3.38	[1..1]	+++++ Currency Of Transfer	<CcyOfTrf>	Currency in which the payment amount should be sent to the creditor
3.41	[0..1]	++++ Requested Execution Date	<ReqdExctnDt>	Date on which the debtor's account is to be debited
3.88	[0..1]	++++ Remittance Information	<RmtInf>	Payment details
3.89	[0..1]	+++++ Unstructured	<Ustrd>	Unstructured payment details
3.90	[0..1]	+++++ Structured	<Strd>	Structured payment details
3.110	[0..1]	+++++ Creditor Reference Information	<CdtrRefInf>	
3.111	[0..1]	+++++ Type	<Tp>	
3.112	[1..1]	+++++ Code or Proprietary	<CdOrPrtry>	
3.113	[1..1]	+++++ Code	<Cd>	
3.115	[0..1]	+++++ Issuer	<Issr>	
3.116	[0..1]	+++++ Reference	<Ref>	Reference number to beneficiary
3.121	[0..1]	++++ Debtor	<Dbtr>	The party from whose account the amount of payment is to be debited
3.121	[0..1]	++++ Name	<Nm>	Debtor's name.
3.121	[0..1]	++++ Postal Address	<PstlAdr>	Debtor's address
3.121	[0..1]	++++ Country	<Ctry>	
3.121	[0..2]	++++ Address Line	<AdrLine>	
3.121	[0..1]	++++ Identification	<Id>	Debtor's identification.
3.121	{Or	+++++ Organisation Identification	<OrgId>	Identification of an organisation.
3.121	{{Or	+++++ BIC or BEI	<BICOrBEI>	
3.121	Or}}	+++++ Other	<Othr>	
3.121	[1..1]	+++++ Identification	<Id>	
3.121	[0..1]	+++++ Scheme Name	<SchmeNm>	
3.121	{{{Or	+++++ Code	<Cd>	Organisation identification scheme code
3.121	Or}}}	+++++ Proprietary	<Prtry>	
3.121	Or}	++++ Private Identification	<PrvtId>	Identification of a private person

3.121	{{Or	+++++++ Date And Place Of Birth	<DtAndPlcOfBirth>	
3.121	[1..1]	+++++++ Birth Date	<BirthDt>	
3.121	[1..1]	+++++++ City Of Birth	<CityOfBirth>	
3.121	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>	
3.121	Or}}	+++++++ Other	<Othr>	
3.121	[1..1]	+++++++ Identification	<Id>	
3.121	[0..1]	+++++++ Scheme Name	<SchmeNm>	
3.121	{{{Or	+++++++ Code	<Cd>	Private identification scheme code
3.121	Or}}	+++++++ Proprietary	<Prtry>	
3.122	[0..1]	++++ Debtor Account	>DbtrAcct>	Account number, from which the amount of payment is to be debited
3.122	[1..1]	+++++ Identification	<Id>	
3.122	[1..1]	+++++ IBAN	<IBAN>	Debtor's IBAN
3.122	[0..1]	+++++ Currency	<Ccy>	Currency of the debtor's account
3.123	[0..1]	++++ Debtor Agent	<DbtrAgt>	Debtor's bank information
3.123	[1..1]	+++++ Financial Institution Identification	<FinInstnId>	
3.123	[1..1]	+++++ BIC	<BIC>	Debtor's bank BIC
3.125	[0..1]	++++ Creditor Agent	<CdtrAgt>	Creditor's bank information
3.125	[1..1]	+++++ Financial Institution Identification	<FinInstnId>	Identification of creditor's bank
3.125	[0..1]	+++++ BIC	<BIC>	Creditor's bank BIC
3.125	[0..1]	+++++ Clearing System Member Identification	<ClrSysMmbld>	Information used to identify a member in a clearing system.
3.125	[0..1]	+++++++ Clearing System Identification	<ClrSysId>	
3.125	[1..1]	+++++++ Code	<Cd>	Clearing system identification code
3.125	[1..1]	+++++++ Member Identification	<Mmbld>	Creditor's bank identification in a clearing system.
3.125	[0..1]	+++++ Name	<Nm>	Creditor's bank name
3.125	[0..1]	+++++ Postal Address	<PstlAdr>	Creditor's bank address
3.125	[0..1]	+++++++ Country	<Ctry>	.
3.125	[0..2]	+++++++ Address Line	<AdrLine>	
3.127	[0..1]	++++ Creditor	<Cdtr>	Creditor's information
3.127	[0..1]	+++++ Name	<Nm>	Creditor's name
3.127	[0..1]	+++++ Postal Address	<PstlAddr>	Creditor's address
3.127	[0..1]	+++++ Country	<Ctry>	
3.127	[0..2]	+++++ Address Line	<AdrLine>	
3.127	[0..1]	+++++ Identification	<Id>	Creditor's identification

3.127	{Or	++++++ Organisation Identification	<OrgId>	Identification of an organisation
3.127	{{Or	+++++++ BIC Or BEI	<BICOrBEI>	
3.127	Or}}	+++++++ Other	<Othr>	
3.127	[1..1]	+++++++ Identification	<Id>	
3.127	[0..1]	+++++++ Scheme Name	<SchmeNm>	
3.127	{{{Or	+++++++ Code	<Cd>	
3.127	Or}}}	+++++++ Proprietary	<Prtry>	
3.127	Or}	++++++ Private Identification	<PrvtId>	Identification of a private person
3.127	{{Or	+++++++ Date And Place Of Birth	<DtAndPlcOfBirth>	
3.127	[1..1]	+++++++ Birth Date	<BirthDt>	
3.127	[1..1]	+++++++ City Of Birth	<CityOfBirth>	
3.127	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>	
3.127	Or}}	+++++++ Other	<Othr>	
3.127	[1..1]	+++++++ Identification	<Id>	
3.127	[0..1]	+++++++ Scheme Name	<SchmeNm>	
3.127	{{{O	+++++++ Code	<Cd>	
3.127	Or}}}	+++++++ Proprietary	<Prtry>	
3.128	[0..1]	+++++ Creditor Account	<CdtrAcct>	Creditor's account
3.128	[1..1]	+++++ Identification	<Id>	
3.128	{Or	+++++ IBAN	<IBAN>	IBAN
3.128	Or}	+++++ Other	<Othr>	
3.128	[1..1]	+++++ Identification	<Id>	BBAN

¹ Depending on bank, you may receive only one payment status report message or several messages. Where bank supports a file level based acknowledgement or consolidated acknowledgement that reports on the file, payment and underlying transactions depending on the level of processing that has been completed, only one payment status report will be issued. Where bank supports a transaction level acknowledgement you may receive more than one payment status report depending on the banks' ability to generate a status update based on the various stages of internal processing. In case of partially accepted file, bank may report transaction status for every transaction or only for rejected transaction.

3.1 Examples

Example 1. SEB has rejected one transaction in Payment 1 (see Payment examples in section 2.2) with reason that beneficiary's account is incorrect

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document>
```

```
  <CstmrPmtStsRpt>
```

```
    <GrpHdr>
```

```

<MsgId>A342A39F361AC29811E227F8AA73E412</MsgId>
<CreDtTm>2013-04-25T11:59:33+02:00</CreDtTm>
<InitgPty>
  <Id>
    <OrgId>
      <BICOrBEI>EEUHEE2X</BICOrBEI>
    </OrgId>
  </Id>
</InitgPty>
</GrpHdr>
<OrgnlGrplnfAndSts>
  <OrgnlMsgId>87fbf20130425/1</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  <OrgnlCreDtTm>2013-04-25T11:16:58</OrgnlCreDtTm>
</OrgnlGrplnfAndSts>
<OrgnlPmtlnfAndSts>
  <OrgnlPmtlnfId>PMTID001</OrgnlPmtlnfId>
  <TxlnfAndSts>
    <OrgnlEndToEndId>124</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>EEUHEE2X</BICOrBEI>
          </OrgId>
        </Id>
      </Orgtr>
      <Rsn>
        <Cd>AC03</Cd>
      </Rsn>
      <AddtlInf>Creditor account number invalid or missing</AddtlInf>
    </StsRsnInf>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">850</InstdAmt>
      </Amt>
      <DbtrAcct>
        <Id>
          <IBAN>EE481012345678901234</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
    </OrgnlTxRef>
  </TxlnfAndSts>
</OrgnlPmtlnfAndSts>
</OrgnlGrplnfAndSts>
</GrpHdr>
</InitgPty>
</MsgId>

```

```

        <Cdtr>
            <Nm>TUI SK TAAVI</Nm>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>EE051010012345678901</IBAN>
            </Id>
        </CdtrAcct>
    </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

Example 2. SEB has rejected one transaction in Payment 3 (see Payment examples in section 2.2) with reason insufficient funds

```

<?xml version="1.0" encoding="UTF-8"?>
<Document>
    <CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>A342A39F361AC29811E227F8AA73E412</MsgId>
            <CreDtTm>2013-04-25T11:59:33+02:00</CreDtTm>
            <InitgPty>
                <Id>
                    <OrgId>
                        <BICOrBEI>EEUHEE2X</BICOrBEI>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <OrgnlGrplnfAndSts>
            <OrgnlMsgId>87fbf20130425/3</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
            <OrgnlCreDtTm>2013-04-25T11:16:58</OrgnlCreDtTm>
        </OrgnlGrplnfAndSts>
        <OrgnlPmtInfAndSts>
            <OrgnlPmtInfId>PMTID003</OrgnlPmtInfId>
            <TxInfAndSts>
                <OrgnlEndToEndId>128</OrgnlEndToEndId>
                <TxSts>RJCT</TxSts>
                <StsRsnInf>
                    <Orgtr>
                        <Id>
                            <OrgId>

```

```

        <BICOrBEI>EEUHEE2X</BICOrBEI>
      </OrgId>
    </Id>
  </Orgtr>
  <Rsn>
    <Cd>AM04</Cd>
  </Rsn>
  <AddtInf>Insufficient funds</AddtInf>
</StsRsnInf>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">2500</InstdAmt>
  </Amt>
  <RmtInf>
    <Ustrd>Invoice 2</Ustrd>
  </RmtInf>
  <DbtrAcct>
    <Id>
      <IBAN>EE481012345678901234</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <Cdtr>
    <Nm>XML LDT</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN> GB34NWBG60512345678901</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

4. Character set

The UTF8 character encoding standard must be used. However, only the Latin character set commonly used in international communication, is generally supported. It contains the following characters:

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/ - ? : () . , ' +
Space

In addition, characters Ä, Ö, Ø, Ü, Ž, Š and ä, ö, ø, ü, ž, š are allowed, however when a payment is transmitted to another bank, these characters may be replaced with A, O, O, U, Z, S and a, o, o, u, z, s, respectively.

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '/' s

5. XML escape characters

& must be replaced as &
" must be replaced as "
' must be replaced as '
< must be replaced as <
> must be replaced as >