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OFFICE BANKING

XML SPECIFICATION

1. Structure of XML ledger in Domestic payment
2. Structure of XML payment order in Domestic payment

Structure of XML ledger in domestic payment

Ledger in domestic payment contains: posted (finalized changes) transactions during one working day, and account balance before and after transactions.

/stmtrslst ...

Ledger list element. Aggregate that contains one or more exported ledgers

/root ...

Root element of bank info response (statement response). Contains header elements and list of transactions. Depending on how the ledger is obtained, as response to a request or as instant notification, root node can be *smtmtrs* or *pmtnotification*

/root/rstype (minoccurs = 1; maxoccurs = 1) In case that ledger has been received on demand, the ledger type is *ibank.payment.stmtrs.ledger*.

/root/notiftype

In case that ledger has been received as instant notification, as a document type sent to customer by bank, ledger type is *ibank.payment.notification.ledger*

/root/status (minoccurs = 1; maxoccurs = 1) aggregate

/root/status/code (minoccurs = 1; maxoccurs = 1)

Status code of bank response. If request is processed successfully, value is 0. Otherwise the value corresponds to the error code.

/root/status/severity (minoccurs = 1; maxoccurs = 1)

Response status type {INFO, WARN, ERROR}.

/root/curdef (minoccurs = 1; maxoccurs = 1)

Currency description (letters only). For domestic payments it is always DIN

/root/acctid (minoccurs = 1; maxoccurs = 1)

Account number in payment system in format b(3)p(13)k(2): b – Unique bank code in Domestic payment, p-account, k –control number (module 97).

/root/stmntnumber (minoccurs = 1; maxoccurs = 1)

Number of payment system ledger in current year.

/root/ledgerbal (minoccurs = 1; maxoccurs = 1) aggregation Account balance amount (closing balance – last ledger)

/root/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1) Amount (value with two decimal places)

/root/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1) Posting date (as of date) of previous ledger in UTC format: (DDDDMMYYYYTHH:MM:SS).

Ext/Int//PUBLIC

- /root/availbal** (minoccurs = 1; maxoccurs = 1) aggregate
Account balance (closing balance of this ledger)
- /root/availbal/balamt** (minoccurs = 1; maxoccurs = 1)
Amount (value with two decimal places).
- /root/availbal/dtasof** (minoccurs = 1; maxoccurs = 1)
Posting date this ledger in UTC format: (DDDDMMYYYYTHH:MM:SS).
- /root/reservedfunds** (minoccurs = 1; maxoccurs = 1) aggregate
Reserved funds for financial transactions.
- /root/overdraftremaining** (minoccurs = 1; maxoccurs = 1) aggregate
Amount (Overdraft remaining)
- /root/overdraftused** (minoccurs = 1; maxoccurs = 1) aggregate
Amount (Overdraft used)
- /root/directdebitreserved** (minoccurs = 1; maxoccurs = 1) aggregate
Reserved funds for direct collection
- /root/projectedavail** (minoccurs = 1; maxoccurs = 1) aggregate
Projected available balance. General calculating formula is:
[Projected available balance] = [Current balance] + [amount of unused funds of allowed loan (credit)] - [Blockage amount] - [Reserved funds for financial transactions] - [Reserved funds for direct collection]
but this can change in accordance with the bank's business policy.
- /root/overdraft** (minoccurs = 1; maxoccurs = 1) aggregate
- /root/overdraft/amount** (minoccurs = 1; maxoccurs = 1)
Overdraft amount.
- /root/overdraft/dtasof** (minoccurs = 1; maxoccurs = 1)
Date from which overdraft can be used.
- /root/overdraft/dtasto** (minoccurs = 1; maxoccurs = 1)
Date by which overdraft can be used.
- /root/trnlist** (minoccurs = 1; maxoccurs = 1) aggregate
Transaction list of posted transactions in this Ledger
- /root/stmttrn** (minoccurs = 1; maxoccurs = unbounded) aggregate
Statement transactions in Domestic payment. Transaction contains details about other party, while details about ledger account and account owner are excluded.
- /root/stmttrn/trntype** (minoccurs = 1; maxoccurs = 1) Transaction type – Domestic Payment instrument type. Possible values: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}
- /root/stmttrn/fitid** (minoccurs = 1; maxoccurs = 1) Complaint number - Financial institution transaction id number generated by Bank. Value is always unique for each Bank.
- /stmttrs/stmttrn/benefit** (minoccurs = 1; maxoccurs = 1)
Posting side indicator, {credit, debit}
- /root/stmttrn/payeeinfo** (minoccurs = 1; maxoccurs = 1) aggregate
Information about other party (creditor/debtor).
- /root/stmttrn/payeeinfo/name** (minoccurs = 1; maxoccurs = 1)
Other party's name (creditor/debtor).
- /root/stmttrn/payeeinfo/city** (minoccurs = 1; maxoccurs = 1)

- Other party's seat.
- /root/stmttrn/payeeaccountinfo** (minoccurs = 1; maxoccurs = 1) aggregate
Other party's account information.
- /root/stmttrn/payeeaccountinfo/acctid** (minoccurs = 1; maxoccurs = 1)
Other party's account number. Format b(3)-p(13)-k(2), b – Unique bank code in Domestic Payment,
p - account, k – control number (module 97).
- /root/stmttrn/payeeaccountinfo/bankid** (minoccurs = 1; maxoccurs = 1) Other party's unique bank
code (leading three numbers of account number).
- /root/stmttrn/payeeaccountinfo/bankname** (minoccurs = 1; maxoccurs = 1)
Other party's bank name.
- /root/stmttrn/trnamt** (minoccurs = 1; maxoccurs = 1)
Transaction amount (absolute value with two decimal places).
- /root/stmttrn/curdef** (minoccurs = 1; maxoccurs = 1)
Currency description (letters only). For Domestic Payment always DIN
- /root/stmttrn/purpose** (minoccurs = 1; maxoccurs = 1)
Payment purpose. Payment purpose description.
- /root/stmttrn/purposecode** (minoccurs = 1; maxoccurs = 1)
Payment purpose description (three digit number) according to NBS
- //root/stmttrn/trnplace** (minoccurs = 1; maxoccurs = 1)
Transaction execution place.
- /root/stmttrn/dtposted** (minoccurs = 1; maxoccurs = 1)
Transaction postin date in UTC format (DDDDMMYYYYTHH:MM:SS).
- /root/stmttrn/dtuser** (minoccurs = 1; maxoccurs = 1)
Transaction creation date in UTC format (DDDDMMYYYYTHH:MM:SS).
- /root/stmttrn/dtavail** (minoccurs = 1; maxoccurs = 1)
Transaction value date in UTC format (DDDDMMYYYYTHH:MM:SS).
- /root/stmttrn/refmodel** (minoccurs = 1; maxoccurs = 1) Reference code model. Content of this model is
defined by National Bank of Serbia
- /root/stmttrn/refnumber** (minoccurs = 1; maxoccurs = 1) Reference code number. Format and content
are defined by National Bank of Serbia
- /root/stmttrn/payerefmodel** (minoccurs = 1; maxoccurs = 1)
Other party's reference code model.
- /root/stmttrn/payerefnumber** (minoccurs = 1; maxoccurs = 1)
Other party's reference code number.
- /root/stmttrn/urgency** (minoccurs = 1; maxoccurs = 1)
Urgency mark. Values {ACH, RTGS} where: ACH means net clearing, and RTGS means gross
clearing in real time.

Example of XML ledger in Domestic payments

```
<?xml version="1.0" encoding="utf-8"?>
<stmtrs>
  <rstype>ibank.payment.stmtrs.ledger</rstype>
  <status>
    <code>0</code>
    <severity>INFO</severity>
  </status>
  <curdef>DIN</curdef>
  <acctid>160-0000000015722-52</acctid>
  <stmtnumber>1</stmtnumber>
  <ledgerbal>
    <balamt>0</balamt>
    <dtasof>2002-11-26T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>10001005</balamt>
    <dtasof>2002-11-26T00:00:00</dtasof>
  </availbal>
  <reservedfunds>2463.12</reservedfunds>
  <trnlist count="3">
    <stmtrn>
      <trntype>ibank.payment.pp0</trntype>
      <fitid>4270038436012</fitid>
      <benefit>credit</benefit>
      <payeeinfo>
        <name>John Doe</name>
        <city>Belegrade</city>
      </payeeinfo>
      <payeeaccountinfo>
        <acctid>160-0000000000003-67</acctid>
        <bankid>160</bankid>
        <bankname>Delta Bank AD Belegrade</bankname>
      </payeeaccountinfo>
      <dtposted>2002-11-05T00:00:00</dtposted>
      <trnamt>10000000.90</trnamt>
      <purpose>Cash payments</purpose>
      <purposecode>100</purposecode>
      <curdef>DIN</curdef>
      <trnplace/>
      <dtuser>2002-11-05T00:00:00</dtuser>
      <dtavail>2002-11-05T00:00:00</dtavail>
      <refmodel/>
      <refnumber/>
    </stmtrn>
  </trnlist>
</stmtrs>
```

```
<payeerefermodel/>
<payeerefernumber>1234</payeerefernumber>
<urgency>0</urgency>
</stmtrn>
<stmtrn>
  <trntype>ibank.payment.pp3</trntype>
  <fitid>8700044894992</fitid>
  <benefit>credit</benefit>
  <payeeinfo>
    <name>Delta pro ang.</name>
    <city>New York</city>
  </payeeinfo>
  <payeeaccountinfo>
    <acctid>160-0000000005081-62</acctid>
    <bankid>160</bankid>
    <bankname>Delta Bank AD Belegrade</bankname>
  </payeeaccountinfo>
  <dtposted>2002-11-05T00:00:00</dtposted>
  <trnamt>1000</trnamt>
  <purpose>Traffic(Goods and services)</purpose>
  <purposecode>21</purposecode>
  <curdef>DIN</curdef>
  <trnplace/>
  <dtuser>2002-11-05T00:00:00</dtuser>
  <dtavail>2002-11-05T00:00:00</dtavail>
  <refmodel/>
  <refnumber>05</refnumber>
  <payeerefermodel/>
  <payeerefernumber>05</payeerefernumber>
  <urgency>0</urgency>
</stmtrn>
<stmtrn>
  <trntype>ibank.payment.pp3</trntype>
  <fitid>8700044895012</fitid>
  <benefit>credit</benefit>
  <payeeinfo>
    <name>Delta pro ang.</name>
    <city>New York</city>
  </payeeinfo>
  <payeeaccountinfo>
    <acctid>160-0000000005081-62</acctid>
    <bankid>160</bankid>
    <bankname>Delta Bank AD Belegrade</bankname>
  </payeeaccountinfo>
```

```
<dtposted>2002-11-05T00:00:00</dtposted>
<trnamt>5</trnamt>
<purpose>Investicije</purpose>
<purposecode>24</purposecode>
<curdef>DIN</curdef>
<trnplace/>
<dtuser>2002-11-05T00:00:00</dtuser>
<dtavail>2002-11-05T00:00:00</dtavail>
<refmodel/>
<refnumber>555</refnumber>
<payeerefermodel/>
<payeerefernumber>555</payeerefernumber>
<urgency>0</urgency>
</stmtrn>
</trnlist>
<overdraftremaining>555</overdraftremaining>
<directdebitserved>100</directdebitserved>
<projectedavail></projectedavail>
</stmtrs>
```

Structure of XML payment order in Domestic payments

Request for transfer order execution can contain several transfer orders, whereas execution of individual orders is not mutually conditioned.

/pmtorderrq (minoccurs = 1; maxoccurs = 1) aggregate

Root element of request for execution of payment system instrument (payment order request). Contains at least one payment order.

/pmtorderrq/pmtorder (minoccurs = 1; maxoccurs = unbounded) aggregate

Payment order. Contains all the information directed by National Bank of Serbia.

/pmtorderrq/pmtorder/companyinfo (minoccurs = 1; maxoccurs = 1) Aggregate

Information on ordering party.

../companyinfo/name (minoccurs = 1; maxoccurs = 1)

Ordering party's name.

../companyinfo/city (minoccurs = 1; maxoccurs = 1)

Ordering party's city.

/pmtorderrq/pmtorder/accountinfo (minoccurs = 1; maxoccurs = 1) aggregate

Ordering party's account information.

../accountinfo/acctid (minoccurs = 1; maxoccurs = 1) Ordering party's account number in format b(3)-p(13)k(2) where: b-Unique bank code in Domestic Payment, p- account, and k- control number (module 97).

../accountinfo/bankid (minoccurs = 1; maxoccurs = 1)

Ordering party's bank ID (unique, first three digits of account number).

../accountinfo/bankname (minoccurs = 1; maxoccurs = 1)

Ordering party's bank name.

/pmtorderrq/pmtorder/payecompanyinfo (minoccurs = 1; maxoccurs = 1) aggregate
Beneficiary party's information.

../payecompanyinfo/name (minoccurs = 1; maxoccurs = 1)
Beneficiary's name.

../payecompanyinfo/city (minoccurs = 1; maxoccurs = 1)
Beneficiary's city.

/pmtorderrq/pmtorder/payeeaccountinfo (minoccurs = 1; maxoccurs = 1) aggregate
Beneficiary's account information. **../payeeaccountinfo/acctid** (minoccurs = 1; maxoccurs = 1)
Beneficiary's account number in format b(3)p(13)k(2) where: b- Unique bank code in Domestic Payment,
p- account, and k- control number (module 97).

../payeeaccountinfo/bankid (minoccurs = 1; maxoccurs = 1)
Beneficiary's bank ID (unique, first three digits of account number).

../payeeaccountinfo/bankname (minoccurs = 1; maxoccurs = 1)
Beneficiary's bank name.

/pmtorderrq/pmtorder/trnuid (minoccurs = 1; maxoccurs = 1)

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Unique transaction's (instrument's) identifier in Principal's record (transaction unique identifier).

/pmtorderrq/pmtorder/dtdue (minoccurs = 1; maxoccurs = 1)
Value date in UTC format (DDDDMMYYYYTHH:MM:SS).

/pmtorderrq/pmtorder/trnamt (minoccurs = 1; maxoccurs = 1)
Transaction amount. (absolute value with two decimal places).

/pmtorderrq/pmtorder/trnplace (minoccurs = 1; maxoccurs = 1)
Transaction execution place ("online" – for transactions committed over Electron banking services)

/pmtorderrq/pmtorder/purpose (minoccurs = 1; maxoccurs = 1)
Payment purpose. Purpose description.

/pmtorderrq/pmtorder/purposecode (minoccurs = 1; maxoccurs = 1)
Purpose code, three digit code based on NBS's codebook.

/pmtorderrq/pmtorder/curdef (minoccurs = 1; maxoccurs = 1)
Currency description. For Domestic Payment always DIN

/pmtorderrq/pmtorder/refmodel (minoccurs = 1; maxoccurs = 1)
Purpose code (three digits defined by code list of National Bank of Serbia).

/pmtorderrq/pmtorder/refnumber (minoccurs = 1; maxoccurs = 1)
Beneficiary's reference number. Format and content are defined by National Bank of Serbia.

/pmtorderrq/pmtorder/payerefmodel (minoccurs = 1; maxoccurs = 1)
Beneficiary's reference model. Content of this model is defined by National Bank of Serbia.

/pmtorderrq/pmtorder/payerefnumber (minoccurs = 1; maxoccurs = 1)
Credit reference number. Contents defined by adequate guidelines of NBS.

/pmtorderrq/pmtorder/urgency (minoccurs = 1; maxoccurs = 1) Urgency mark. Values {ACH, RTGS}
where: ACH means net clearing and RTGS means gross clearing in real time.

Example of XML payment order in Domestic payment

```
<?xml version="1.0" encoding="utf-8"?>
<pmtorderrq count="2">
  <pmtorder>
    <companyinfo>
      <name>Demo Company d.o.o.</name>
      <city>Belegrade</city>
    </companyinfo>
    <accountinfo>
      <acctid>160-0000000015722-52</acctid>
      <bankid>160</bankid>
      <bankname>Delta bank A.D.</bankname>
    </accountinfo>
    <payeeccompanyinfo>
      <name>Demo company A.D.</name>
      <city>Novi Sad</city>
    </payeeccompanyinfo>
    <payeeaccountinfo>
      <acctid>225-0000000007940-21</acctid>
      <bankid>225</bankid>
      <bankname>National savings - bank a.d.</bankname>
    </payeeaccountinfo>
    <trnuid>20171231</trnuid>
    <dtdue>2002-11-26T00:00:00</dtdue>
    <trnamt>1200.50</trnamt>
    <trnplace>online</trnplace>
    <purpose>
      Subsidies, recourse and premium pay-off, collection, transfer and accounting based on subsidies,
      recourse and premium pay-offs.
    </purpose>
    <purposecode>127</purposecode>
    <curdef>DIN</curdef>
    <refmodel/>
    <refnumber>1112121</refnumber>
    <payeerefmodel/>
    <payeerefnumber>10</payeerefnumber>
    <urgency>ACH</urgency>
  </pmtorder>
</pmtorder>
  <companyinfo>
    <name>Demo Company d.o.o.</name>
    <city>Belegrade</city>
```

```
</companyinfo>
<accountinfo>
  <acctid>160-0000000015722-52</acctid>
  <bankid>160</bankid>
  <bankname>Delta bank A.D.</bankname>
</accountinfo>
<payeecompanyinfo>
  <name>Other Company d.o.o</name>
  <city>Kragujevac</city>
</payeecompanyinfo>
<payeeaccountinfo>
  <acctid>330-0000000001570-21</acctid>
  <bankid>330</bankid>
  <bankname>Meridian bank a.d.</bankname>
</payeeaccountinfo>
<trnuid>20171240</trnuid>
<dtdue>2002-11-26T00:00:00</dtdue>
<trnamt>23000.00</trnamt>
<trnplace>online</trnplace>
<purpose> Services and products turnover </purpose>
<purposecode>290</purposecode>
<curdef>DIN</curdef>
<refmodel/>
<refnumber>221121</refnumber>
<payeerefmodel/>
<payeerefnumber>89291</payeerefnumber>
<urgency>RTGS</urgency>
</pmtorder>
</pmtorderrq>
```

XML structure for FPS ledger

Ledger in Domestic Payment contains posted transactions (with finally realized changes) during specified period, account balance before and after transactions, and adequate documents.

/stmtrs ...

Root element info of Bank's response (Statement response). Contains header, transactions list and documents.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)

Document type sent to customer. Ledger type is *ibank.fps.stmtrs.statement*
ibank.fps.stmtrs.statement.

/stmtrs/status (minoccurs = 1; maxoccurs = 1) aggregate

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)

Bank response status code. If request was successfully processed status code is 0, otherwise the value corresponds to the error code

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1) Response status type {INFO, WARNING, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1) Response details

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1) Currency definition.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)

Account number.

/stmtrs/glacct

Gl account

/stmtrs/glacctdesc

Gl account description

/stmtrs/stmntno (minoccurs = 1; maxoccurs = 1)

Account ledger number for current year.

/stmtrs/stmtyear

Ledger year

/stmtrs/branch

Ledger issuer's bank organization unit

/stmtrs/dateasto

Ledger posting date - UTC format: (DDDDMMYYYYTHH:MM:SS).

/stmtrs/stmbal (minoccurs = 1; maxoccurs = 1) aggregate

Posting balance amount from the previous ledger.

/stmtrs/stmbal /balamt (minoccurs = 1; maxoccurs = 1) Amount (two decimals).

/stmtrs/stmbal /balamt lcl (minoccurs = 1; maxoccurs = 1) Local currency amount (two decimal spaces).

/stmtrs/stmbal /dtasof (minoccurs = 1; maxoccurs = 1)

Booking date from the previous ledger - UTC format: (DDDDMMYYYYTHH:MM:SS).

/stmtrs/closing (minoccurs = 1; maxoccurs = 1) aggregate

Posting balance amount with which this ledger was closed.

/stmtrs/closing/balamt (minoccurs = 1; maxoccurs = 1)

Balance amount (two decimal spaces).

/stmtrs/closing/balamt lcl (minoccurs = 1; maxoccurs = 1)

Local currency amount (two decimal spaces)

Ext/Int//PUBLIC

/stmtrs/trnlist (minoccurs = 1; maxoccurs = 1) aggregate

List of transactions posted in this ledger.

/stmtrs/stmtrn (minoccurs = 1; maxoccurs = unbounded) aggregate

Statement transaction. Contains details about the other party in the transaction, while data on account for which statement is created and on account holder are not included in the transaction.

/stmtrs/stmtrn/trntype (minoccurs = 1; maxoccurs = 1)

Transaction type, type of payment system instrument. Its value can be as follows:

{ibank.fps.document.internalorder (Internal order), ibank.fps.document.remittance (payment order), ibank.fps.document.generalorder (general f/x order), ibank.fps.document.payment (payment order)}

/stmtrs/stmtrn/trndsc

Transaction description

/stmtrs/stmtrn/fitid (minoccurs = 1; maxoccurs = 1) Complaint number - (financial institution transaction id) unique transaction identification number (instrument) created by bank. Format can be different from bank to bank – this value is unique for each bank.

/stmtrs/stmtrn/documentid

Transaction document number.

/stmtrs/stmtrn/trnamt

Transaction amount (two decimal spaces)

/stmtrs/stmtrn/trnamtlocal

Transaction amount in local currency (two decimal spaces)

/stmtrs/stmtrn/benefit (minoccurs = 1; maxoccurs = 1)

Posting side indicator, {credit, debit}

/stmtrs/stmtrn/dtposted (minoccurs = 1; maxoccurs = 1)

Date posted - UTC format (DDDDMMYYYYTHH:MM:SS).

/stmtrs/stmtrn/dtavail (minoccurs = 1; maxoccurs = 1)

Currency date - UTC format (DDDDMMYYYYTHH:MM:SS).

/stmtrs/stmtrn/reference Transaction reference

//stmtrs/stmtrn/description Transaction description

/stmtrs/documentlist ...

List of transaction documents used to generate current ledger

/stmtrs/documentlist/document

FPS document.

/stmtrs/documentlist/document/doctype

Document type: {ibank.fps.document.internalorder (internal order), ibank.fps.document.remittance (charging order), ibank.fps.document.generalorder (general FPS order), ibank.fps.document.payment (paying order)}

/stmtrs/documentlist/document/instrument /stmtrs/documentlist/document/documentid

Document ID

/stmtrs/documentlist/document/refrencenumber

Document reference number

/stmtrs/documentlist/document/beneficiary aggregate

Containing data on beneficiary

/stmtrs/documentlist/document/beneficiary/legalid

Beneficiary's Legal ID



SOUTH EASTERN EUROPE

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fax: + 381 11 3015 132
e-mail: contact@asseco-see.rs

/stmtrs/documentlist/document/beneficiary/name

Beneficiary's name

/stmtrs/documentlist/document/beneficiary/address

Beneficiary's address aggregate

/stmtrs/documentlist/document/beneficiary/address/street

Beneficiary's street and street number

/stmtrs/documentlist/document/beneficiary/address/city

Beneficiary's city

/stmtrs/documentlist/document/beneficiary/address/zip

Beneficiary's postal code

/stmtrs/documentlist/document/beneficiary/accountinfo

Beneficiary's account data - aggregate

/stmtrs/documentlist/document/beneficiary/accountinfo/acctid

Beneficiary's account number

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo

Info on Beneficiary's bank aggregate

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/bic

SWIFT code

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/bankid

Bank ID

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/bankname

Bank's name

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/legalid

Bank's legal ID

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/address

Bank's street and street number

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/address/street

Bank's postal code

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/address/city

Bank's city

/stmtrs/documentlist/document/beneficiary/accountinfo/bankinfo/address/zip

Bank's postal code

/stmtrs/documentlist/document/orderingparty

Ordering party's data aggregate

/stmtrs/documentlist/document/orderingparty /legalid

Ordering party's legal ID

/stmtrs/documentlist/document/orderingparty /name

Ordering party's name

/stmtrs/documentlist/document/orderingparty /address

Ordering party's address aggregate

/stmtrs/documentlist/document/orderingparty /address/street

Ordering party's street and street number

/stmtrs/documentlist/document/orderingparty /address/city

Ordering party's city

Ext/Int//PUBLIC

/stmtrs/documentlist/document/orderingparty /address/zip

Ordering party's postal code

/stmtrs/documentlist/document/orderingparty /accountinfo

Ordering party's account data aggregate

/stmtrs/documentlist/document/orderingparty /accountinfo/acctid

Ordering party's account number

/stmtrs/documentlist/document/orderingparty /accountinfo/bankinfo

Info on Ordering party's bank- aggregate

/stmtrs/documentlist/document/orderingparty /accountinfo/bankinfo/bic

SWIFT code

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/bankid

Bank's ID

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/bankname

Bank's name

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/legalid

Bank's legal ID

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/address

Bank's address - aggregate

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/address/street

Bank's street and number

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/address/city

Bank's City

/stmtrs/documentlist/document/orderingparty/accountinfo/bankinfo/address/zip

Bank's postal code

/stmtrs/documentlist/document/viabank

Correspondent bank's data - aggregate

/stmtrs/documentlist/document/viabank/bic

Correspondent bank's SWIFT code

/stmtrs/documentlist/document/viabank/bankid

Correspondent bank's ID

/stmtrs/documentlist/document/viabank/bankname

Correspondent bank's name

/stmtrs/documentlist/document/viabank/acctid

Ordering party's bank account in correspondent bank

/stmtrs/documentlist/document/purpose

Payment purpose description

/stmtrs/documentlist/document/purposecode

Payment purpose code

/stmtrs/documentlist/document/trnamt

Transaction amount in defined currency (two decimal spaces).

/stmtrs/documentlist/document/curdef

ISO3 Currency code

/stmtrs/documentlist/document/currency

Currency code

/stmtrs/documentlist/document/trnamtlocal

Local currency payment amount (two decimal spaces)

/stmtrs/documentlist/document/valuedate

Document currency date

/stmtrs/documentlist/document/bookingdate

Posting date

/stmtrs/documentlist/document/bookingplace

Posting place

/stmtrs/documentlist/document/inocharge

Defines who covers transaction expenses, and possible values are: {our (ordering party),ben (beneficiary),sha (shared)}.

/stmtrs/documentlist/document/currencyrate

/stmtrs/documentlist/document/type/stmtrs/documentlist/document/referee

Aggregate containing bank contact data

/stmtrs/documentlist/document/referee/name

Contact person's first and last name

/stmtrs/documentlist/document/referee/phone

Contact person's phone number

/stmtrs/documentlist/document/ledgeritems ...

Aggregate containing document posting items

/stmtrs/documentlist/document/item

One posting item in the document

/stmtrs/documentlist/document/item/id

Item's number

/stmtrs/documentlist/document/item/ledgeracct

GL account to which item refers

/stmtrs/documentlist/document/item/partyid

Account number to which item refers

/stmtrs/documentlist/document/item/partyinfo

Company name

/stmtrs/documentlist/document/item/currency

Currency code

/stmtrs/documentlist/document/item/curdef

ISO3 currency code

/stmtrs/documentlist/document/item/amt

Amount

/stmtrs/documentlist/document/item/amtlocal

Local currency amount

/stmtrs/documentlist/document/item/benfit

Posting side indicator, {credit, debit}

/stmtrs/documentlist/document/item/bookingdate

Posting date

/stmtrs/documentlist/document/item/valuedate

Currency date

/stmtrs/documentlist/document/item/legalid
/stmtrs/documentlist/document/item/purposeid
Posting purpose
/stmtrs/documentlist/document/comment
Comment about document
/stmtrs/documentlist/document/item/stat
Aggregate containing list of data for statistics
/stmtrs/documentlist/document/item/stat/item
Aggregate of one statistics datum
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Statistic data record number
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Contract number from controlling records
/stmtrs/documentlist/document/item/stat/item/contractyear
Contract year from controlling records
/stmtrs/documentlist/document/item/stat/item/purposecode
Purpose
/stmtrs/documentlist/document/item/stat/item/trndesc
Description
/stmtrs/documentlist/document/item/stat/item/amt
Amount

XML example for FPS Ledger

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  <amtlocal>270395.61</amtlocal>
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  <purposeid/>
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    <amtlocal/>
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      Beograd
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Beograd
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  <amt/>
  <amtlocal/>
  <benefit>debit</benefit>
  <bookingdate/>
  <valuedate/>
  <legalid/>
  <purposeid/>
</item>
<item id="4">
  <ledgeracct/>
  <branchid/>
  <partyid/>
```

```
<partyinfo>#</partyinfo>
<currency/>
<curdef/>
<amt/>
<amtlocal/>
<benefit>credit</benefit>
<bookingdate/>
<valuedate/>
<legalid/>
<purposeid/>
</item>
</ledgeritems>
<comment>Foreign Payments</comment>
<stat>
  <item id="1">
    <contractno>3</contractno>
    <contractyear>2006</contractyear>
    <purposecode>260</purposecode>
    <trndesc>/INV/AO-887-2005</trndesc>
    <amt>4532.73</amt>
  </item>
</stat>
</document>
</documentlist>
</stmtrs>
```


XML structure for FPS payment order

/fspmtorderrq... FPS Payment order root element

/fspmtorderrq/fpspmtorder (minoccurs = 1; maxoccurs = 1) Payment order with: order data, coverage data and statistics data.

/fspmtorderrq/orderinfo

Order data - aggregate

/fspmtorderrq/orderinfo/beneficiary

Beneficiary's data - aggregate

/fspmtorderrq/orderinfo/beneficiary/chgs

Cost charging indicator. Permitted values (0 - ordering party, 1 – end user, 2 - beneficiary, 3 – shared)

/fspmtorderrq/orderinfo/beneficiary/legalid

Beneficiary's legal ID.

/fspmtorderrq/orderinfo/beneficiary/name

Beneficiary's name

/fspmtorderrq/orderinfo/beneficiary/address

Beneficiary's addresses - aggregate

/fspmtorderrq/orderinfo/beneficiary/address/street

Beneficiary's street and number.

/fspmtorderrq/orderinfo/beneficiary/address/city

Beneficiary's city

/fspmtorderrq/orderinfo/beneficiary/address/zip

Beneficiary's postal code

/fspmtorderrq/orderinfo/beneficiary/address/country

Beneficiary's countries - aggregate

/fspmtorderrq/orderinfo/beneficiary/address/country/id

Beneficiary's country id

/fspmtorderrq/orderinfo/beneficiary/address/country/name

Beneficiary's country name

/fspmtorderrq/orderinfo/beneficiary/accountinfo

Beneficiary's account data - aggregate.

/fspmtorderrq/orderinfo/beneficiary/accountinfo/acctid

Beneficiary's account number

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo

Beneficiary's bank data - aggregate.

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/bic

SWIFT code

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/cod

Beneficiary's account IBAN

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/bankname

Beneficiary's bank name

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address

Beneficiary's bank address - aggregate

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/street

Beneficiary's bank street and street number

Ext/Int//PUBLIC

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/city

Beneficiary's bank city

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/zip

Beneficiary's bank postal code

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country

Beneficiary's bank country - aggregate

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country/id

Beneficiary's bank country id

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country/name

Beneficiary's bank country name

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viaacctid

Bank account in the correspondent bank

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank

Correspondent bank's data - aggregate

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/bic

Correspondent bank's SWIFT code

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/bankname

Correspondent bank's name

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address

Correspondent bank' address - aggregate

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/city

Correspondent bank's city

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/street

Correspondent bank's street and street number

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country

Correspondent bank's country - aggregate

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country/id

Correspondent bank's country id

/fspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country/name

Correspondent bank's country name

/fspmtorderrq/orderinfo/orederingparty

Ordering party's aggregate

/fspmtorderrq/orderinfo/orederingparty/legalid

Ordering party's legal ID

/fspmtorderrq/orderinfo/orederingparty/name

Ordering party's name

/fspmtorderrq/orderinfo/orederingparty/address

Ordering party's address

/fspmtorderrq/orderinfo/orederingparty/address/street

Ordering party's street and street number

/fspmtorderrq/orderinfo/orederingparty/address/city

Ordering party's city

/fspmtorderrq/orderinfo/orederingparty/address/zip

Ordering party's postal code

/fspmtorderrq/orderinfo/orederingparty/address/country

Ordering party's country - aggregate

/fspmtorderrq/orderinfo/orederingparty/address/country/id

Ordering party's country code

/fspmtorderrq/orderinfo/orederingparty/address/country/name

Ordering party's country name

/fspmtorderrq/orderinfo/orederingparty/accountinfo

Ordering party's account - aggregate

/fspmtorderrq/orderinfo/orederingparty/accountinfo/acctid

Ordering party's account number

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo

Aggregate info on bank with which ordering party has account

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/bic

Ordering party bank's SWIFT code

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/cod

Ordering party's IBAN

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/bankname

Ordering party bank's name

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address

Ordering party bank's address - aggregate

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/street

Ordering party bank's street and street number

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/city

Ordering party bank's city

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/zip

Ordering party bank's postal code

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/country

Ordering party bank's country - aggregate

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/country/id

Ordering party bank's country id

/fspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/address/country/name

Ordering party bank's country name

/fspmtorderrq/orderinfo/trnuid

Unique transaction's identification number in GUID form (example: FFDACA5E- 7528-4019-98E3-BC7C52097493)

/fspmtorderrq/orderinfo/trnamt

Transaction amount (two decimals)

/fspmtorderrq/orderinfo/curedef

Transaction currency

/fspmtorderrq/orderinfo/trnamtlocal

Transaction amount stated in local currency (two decimals)

/fspmtorderrq/orderinfo/valuedate

Transaction currency date

/fpspmtorderrq/orderinfo/submissiondate

Order submission date

/fpspmtorderrq/orderinfo/swiftcopy

SWIFT copy data - aggregate

/fpspmtorderrq/orderinfo/swiftcopy/send

Delivery of SWIFT copy to ordering party. Possible values {0 - no, 1 - yes}

/fpspmtorderrq/orderinfo/swiftcopy/contactperson

Name of contact person for SWIFT copy delivery

/fpspmtorderrq/orderinfo/swiftcopy/phone

Phone number of contact person for SWIFT copy delivery

/fpspmtorderrq/orderinfo/swiftcopy/fax

Fax number of contact person for SWIFT copy delivery

/fpspmtorderrq/orderinfo/swiftcopy/email

E-mail of contact person for SWIFT copy delivery

/fpspmtorderrq/orderinfo/notes

Payment order notes

/fpspmtorderrq/orderinfo/stat

Statistics data list - aggregate

/fpspmtorderrq/orderinfo/stat/item

Statistics data - aggregate

/fpspmtorderrq/orderinfo/stat/item/@id

Statistical item's number

/fpspmtorderrq/orderinfo/stat/item/contractno

/fpspmtorderrq/orderinfo/stat /advancedpaymentindicator

Special tag {0,1,2}

0 – Not advance payment 1 – Advance payment up to 180 days 2 – Payment to another non-resident (cession)

Contract number from control book

/fpspmtorderrq/orderinfo/stat/item/contractyear

Contract year from control book

/fpspmtorderrq/orderinfo/stat/item/trndesc

Description

/fpspmtorderrq/orderinfo/stat/item/purposecode

Purpose code

/fpspmtorderrq/orderinfo/stat/item/purposedesc

Description

/fpspmtorderrq/orderinfo/stat/item/amt

Amount

Xml example for FPS payment order

```
<fpspmtorderrq>  
  <fpspmtorder>  
    <orderinfo>  
      <beneficiary>
```

```
<chgs>3</chgs>
<legalid> </legalid>
<name>User name</name>
<address>
  <street>User's adress</street>
  <city>User's city</city>
  <zip> </zip>
  <country>
    <id>004</id>
    <name>AVGANISTAN (AF)</name>
  </country>
</address>
<accountinfo>
  <acctid>123123123</acctid>
  <bankinfo>
    <bic>SWIFT</bic>
    <cod>correspondent</cod>
    <bankid> </bankid>
    <bankname>User Bank name</bankname>
    <address>
      <street>Bank adress</street>
      <city>Bank city</city>
      <country>
        <id>732</id>
        <name>WESTERN SAHARA (EH)</name>
      </country>
    </address>
    <viaacctid>Corresponding account</viaacctid>
    <viabank>
      <bic> Correspondent bank SWIFT code</bic>
      <cod>I have no idea</cod>
      <bankname>
        Correspondent bank name
      </bankname>
      <address>
        <street>
          Correspondent bank adress
        </street>
        <city>Correspondent bank city</city>
        <country>
          <id>396</id>
          <name>Johnston Isle (JT)</name>
        </country>
      </address>
```

```
</viabank>
</bankinfo>
</accountinfo>
</beneficiary>
<orderingparty>
  <legalid>07432461</legalid>
  <name>Pexim SC</name>
  <address>
    <street>Palmira Toljatija 5</street>
    <city>Novi Beograd</city>
    <zip> </zip>
    <country>
      <id> </id>
      <name> </name>
    </country>
  </address>
</accountinfo>
  <acctid>330-0470500429700-46</acctid>
  <bankinfo>
    <bic>MEBACS22</bic>
    <bankid>meridian.bank@ibank</bankid>
    <bankname>CA Meridian Bank</bankname>
    <address>
      <street>Futoski put 42a</street>
      <city>Novi Sad</city>
      <country>
        <id>891</id>
        <name>Serbia and Montenegro</name>
      </country>
    </address>
  </bankinfo>
</accountinfo>
</orderingparty>
<trnuid>FFDACA5E-7528-4019-98E3-BC7C52097493</trnuid>
<instrument>0</instrument>
<trnamt>1</trnamt>
<curdef>EUR</curdef>
<trnamtlocal>0</trnamtlocal>
<valuedate>19-06-2006</valuedate>
<submissiondate>19-06-2006</submissiondate>
<swiftcopy send="0">
  <contactperson> </contactperson>
  <phone> </phone>
  <fax> </fax>
```

```
<email> </email>
</swiftcopy>
<notes> </notes>
</orderinfo>
<documents>
  <item id="1">
    <doctype/>
    <refnumber/>
    <count/>
    <description/>
  </item>
</documents>
<cover>
  <item id="1">
    <glacctid> </glacctid>
    <curdef> </curdef>
    <amt> </amt>
    <convertedamt> </convertedamt>
    <description>opis</description>
  </item>
</cover>
<stat>
  <item id="1">
    <contractno>2</contractno>
    <contractyear>2005</contractyear>
    <trndesc>Statisticks data details</trndesc>
    <purposecode>116</purposecode>
    <purposedesc>Mediation payment jobs</purposedesc>
    <amt>1.00</amt>
  </item>
  <loanid>1</loanid>
  <loanyear>2004</loanyear>
  <advancedpaymentindicator>2</advancedpaymentindicator>
</stat>
</fspmtorder>
</fspmtorderrq>
```

TXT SPECIFICATION

Orders

- data presented in ASCII (txt) DOS format
- records are 180 characters long
- data are defined inside two types of records:
 - Leading record, one for each package of data, type - 9
 - Detail record, for each order, type - 1

LEADING ORDER RECORD

FROM	TO	LENGTH	TYPE	DESCRIPTION	COMMENT
1	18	18	N	ORDERING PARTY'S ACCOUNT	
19	53	35	A	ORDERING PARTY'S NAME	
54	73	20	A	ORDERING PARTY'S CITY	
74	88	15	N	TOTAL AMOUNT	13 digits total, last two are decimal places, no separators
89	93	5	N	NUMBER OF PAYMENT ORDERS	
94	96	3	A	CURRENCY DESCRIPTION (LETTERS ONLY)	DINAR = YUM
97	123	27	A	CONTACT PERSON	First name, last name or position in company
124	134	11	A	TELEPHONE 1	
135	145	11	A	TELEPHONE 2	
146	156	11	A	FAX	
157	178	22	A	E-MAIL ADDRESS	
179	179	1	N	ORIGIN	CONTENT 3
180	180	1	N	RECORD TYPE	CONTENT 9

DETAILED ORDER RECORD

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	18	18	N	BENEFICIARY'S ACCOUNT	
19	53	35	A	BENEFICIARY'S NAME	
54	73	20	A	BENEFICIARY'S CITY	
74	74	1	A	EXECUTION MODE	H – URGENT, ' ' – CASUAL
75	76	2	N,A	ORDERING PARTY'S REFERENCE MODEL	LAW STILL ALLOWS EMPTY FIELD
77	96	20	N,A	ORDERING PARTY'S REFERENCE NUMBER	LAW STILL ALLOWS EMPTY FIELD
97	99	3	N	PURPOSE CODE	
100	134	35	A	PURPOSE DESCRIPTION	
135	147	13	N	AMOUNT	13 digits total, last two are decimal places, no separators
148	149	2	N,A	BENEFICIARY'S REFERENCE MODEL	LAW STILL ALLOWS EMPTY FIELD
150	169	20	N,A	BENEFICIARY'S REFERENCE NUMBER	LAW STILL ALLOWS EMPTY FIELD
170	177	8	N	VALUE DATE	DDMMYYYY
178	178	1	A	EMPTY	
179	179	1	N	ORIGIN	CONTENT 3
180	180	1	N	RECORD TYPE	CONTENT 1

Ledger (statements)

- data presented in ASCII (txt) DOS format
- records are 180 characters long
- data consist of two record types:
 - Initial record, one for each data package, type - 9
 - Detailed record, for each order, type – 1

LEADING LEDGER RECORD

Ext/Int//PUBLIC

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	8	8	N	LEDGER'S DATE	DDMMYYYY
9	12	4	N	LEDGER'S TIME	HHMM
13	30	18	N	ACCOUNT	
31	33	3	A	CURRENCY DESCRIPTION	
34	51	18	N	PREVIOUS LEDGER CLOSING BALANCE	17 digits, 2 are decimal places, SIGN
52	69	18	N	SUM OF DEBIT TRANSACTIONS	17 digits, 2 are decimal places, SIGN
70	87	18	N	SUM OF CREDIT TRANSACTIONS	17 digits, 2 are decimal places, SIGN
88	105	18	N	NEW CLOSING BALANCE	17 digits, 2 are decimal places, SIGN
106	141	36	A	EMPTY	
142	147	6	N	ORGANIZATION UNIT OF BANK	
148	150	3	N	LEDGER NUMBER	
151	185	35	A	ACCOUNT NAME	
186	205	20	A	CITY	
206	214	9	N	TAX ID	
215	219	5	A	EMPTY	''
220	220	1	N	RECORD TYPE	1

DETAILED LEDGER RECORD

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	18	18	N	ACCOUNT	
19	53	35	A	BENEFICIARY'S NAME	
54	73	20	A	BENEFICIARY'S CITY	
74	74	1	A	PAYMENT ORDER EXECUTION MODEL	'H' – URGENT or ''
75	76	2	A,N	ORDERING PARTY'S REFERENCE MODEL	
77	96	20	A,N	ORDERING PARTY'S REFERENCE NUMBER	
97	99	3	N	PURPOSE CODE	
100	134	35	A	PURPOSE DESCRIPTION	
135	147	13	N	AMOUNT	11 WHOLE, 2 DECIMAL

148	148	1	A	DEBIT/CREDIT	'D' - debit or 'P' - credit
149	166	18	N	BENEFICIARY'S ACCOUNT NUMBER	
167	168	2	N,A	BENEFICIARY'S REFERENCE MODEL	
169	188	20	N,A	BENEFICIARY'S REFERENCE NUMBER	
189	196	8	N	VALUE DATE	
197	200	4	N	PAYMENT ORDER'S EXECUTION TIME	HHMM
201	214	14	N	COMPLAINT 1	
215	215	1	N	COMPLAINT 2	
216	219	4	A	EMPTY	''
220	220	1	N	RECORD TYPE	2

Detailed records are sorted as follows:

- debit / credit
- Purpose code

EXCEL SPECIFICATION

Payment Orders

Column order number	Name	TYPE	LENGHT	Example	*
1	Type	A	50	ibank.payment.pp3	Y
2	ID	A	50		N
3	Date due	D		2003-10-03T00:00:00.000	Y
4	Urgency	A	4	Possible values: ACH,RTGS,INT	Y
5	Company name	A	50	Pexim	N
6	Company city	A	50	Novi Beograd	N
7	Account ID	A	50	210-0000000003484-43	Y
8	Account Bank ID	A	50	continental.banka@ibank	N
9	Account bank name	A	50	Continental Banka	N
10	Reference model	A	2	97	O
11	Reference number	A	30		O
12	Other company's name	A	50	Other Company	Y
13	Other company's city	A	50	Beograd	Y
14	Other account ID	A	20	210-000000001111-44	Y
15	Other account bank ID	A	20	continental.banka@ibank	N
16	Other account bank name	A	50	Continental Banka	N
17	Other reference model	A	2	21	O
18	Other reference number	A	30		O
19	Amount	N	20	23,145.50	Y
20	Currency	A	3	DIN	Y
21	Purpose description	A	200	Turnover of goods and services –final expenditure	Y
22	Purpose code	A	3	321	Y

* Entering during import (**Y**-mandatory, **N**-not entered, **O** – Optional)

Ledgers

LEADING LEDGER RECORD (ROWS 1-3)

Column order number	Name	TYPE	LENGHT	Example
1	Account number	A	50	210-0000000001111-11
2	Ledger number	A	50	11
3	Booking date	D		22.09.2003.
4	Opening balance	N		6198,05
4,5	Total turnover	AGR		
4	Debit	N		1,21
6	Credit	N		1,21
7	Closing balance	N		6198,05
8	Total number of transactions	N		2
9	Reserved funds for financial transactions tax	N		0

DETAILED LEDGER RECORD (ROWS 4-n)

Column order number	Name	TYPE	LENGHT	Example
1	Order number	N	N	1,2,3...
2	Transaction type	A	50	ibank.payment.pp3
3.5	Benficiary data	AGR		
3	Name	A	50	Pexim SC, PALMIRA TOLJATIJA 5/5, Novi Beograd
4	Account number	A	50	210-0000004020340-55
5	Bank	A	50	Continental Banka
6,7	Transaction amount	AGR		
6	Debit	N		1,21
7	Credit	N		0,00
8	Purpose code	A	3	321
9	Purpose description	A	200	Goods and services turnover –final expenditure
10	Reference number for ordering party and beneficiary	A	100	(97)(321231)
11	Transaction number (FITID)	A	30	87000028762301

SAP SPECIFICATION

Payment orders

- data presented in ASCII (txt) DOS format
- records are 180 characters long
- data consist of three record types:
 - Leading record, one for each data package;
 - Second record, one for each data package;
 - Detailed record, for each order.

Leading record

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	18	18	N	ORDERING PARTY ACCOUNT	
19	53	35	A	ORDERING PARTY NAME	
54	63	10	A	ORDERING PARTY CITY	
64	167	104	A	BLANK	
168	180	13	N	MULTI E-BLANK	constant

Second record

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	18	18	N	ORDERING PARTY ACCOUNT	
19	53	35	A	ORDERING PARTY NAME	
54	63	10	A	ORDERING PARTY CITY	
64	78	15	N	TOTAL AMOUNT	13 DIGITS, 2 DECIMAL NO SEPARATIONS
79	83	5	N	ACCOUNT NUMBER	
84	179	96	A	BLANK	
180	180	1	N	RECORD TYPE	CONTENT 9

Detailed record

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	18	18	N	BENEFICIARY ACCOUNT	

Ext/Int//PUBLIC

19	53	35	A	BENEFICIARY NAME	
54	63	10	A	BENEFICIARY CITY	
64	64	1	A	0	
65	66	2	N,A	ORDERING PARTY REFERENCE MODEL	
67	88	22	N,A	ORDERING PARTY REFERENCE NUMBER	
89	124	36	A	PURPOSE CODE	
125	129	5	N	0000	CONSTANT VALUE
130	130	1	A	BLANK	
131	133	3	N	PURPOSE CODE	
134	135	2	A	BLANK	
136	148	13	N	AMOUNT	11 DIGITS, 2 DECIMAL
149	150	2	N,A	BENEFICIARY REFERENCE MODEL	
151	172	22	N,A	BENEFICIARY REFERENCE NUMBER	LAW STILL ALLOWS EMPTY FIELD
173	178	6	N	VALUE DATE	DDMMYYYY
179	179	1	N	ORIGIN	CONTENT 3
180	180	1	N	RECORD TYPE	CONTENT 1

LEDGER (STATEMENTS)

There are 2 types of ledgers for export in SAP format.

1. Regular SAP format – (2 files export : File_name.txt and file_name_cov.txt)
2. SWIFT SAP format – 1 file export: file_name_swift.txt

SAP Plugin Configuration

Depending on the settings in the configuration file settings.ini (which default location is in C:\Program Files\Common Files\FX Client\Plugins folder) certain formats are exported as follows:

- export_type=1
 - exported to both formats (regular and SWIFT SAP format), total 3 files
- export_type=2
 - exports only SWIFT format – total 1 file
- export_type=3
 - exports only regular SAP format – total 2 files

swiftcode in ini file marks swift code which will be used in exported SWIFT format file.

detail_subfiled_marker is a sign used in the SWIFT format at the beginning of each row (default value is '?')

Regular SAP Format

Aggregate row

Exports to a file file_name_cov.txt

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	2	2	N	Mark	Item(mark) number (01-balance)
3	20	18		Account	
21	28	8		Previous ledger's posting date	DDMMYYYY
29	36	8		This ledger's posting date	DDMMYYYY
37	54	18		Old balance	
55	60	6		Sum of debit orders	
61	78	18		Sum of debit transactions	
79	84	6		Sum of credit orders	
85	102	18		Sum of credit transactions	
103	120	18		New balance	
121	126	6		Number of on hold orders	
127	144	18		sum of on hold orders	
145	147	3		Ledger number	

Change rows

The change rows are exported into the file file_name.txt

FROM	TO	LENGHT	TYPE	DESCRIPTIION	COMMENT
1	17	18		Beneficiary's account number	
19	19	2		benefit	
21	28	8		Execution date	dd.mm.yy
29	30	2		empty	
31	65	35		Company's name	
66	66	1		Empty	
67	72	6		Currency date	ddmmyy
73	90	18		Account	
91	105	15		Amount	
106	106	1		Empty	
107	109	3		Purpose code	
110	111	2		Empty	
112	113	2		Reference model	

Ext/Int//PUBLIC

114	135	22		Beneficiary's reference number	
136	137	2		Beneficiary's reference model	
138	159	22		Ordering party's reference number	
160	195	36		Purpose description	
196	205	10		City on the other side of transaction	
206	240	35		Name on the other side of transaction	
241	262	22		Complaint number	
263	280	18		empty	

SWIFT SAP Format

MT940 – ledger account

General information

It uses the EBCDIC code. The set of characters allowed in messages is:

abcdefghijklmnopqrstuvwxy
ABCDEFGHIJKLMNPOQRSTUVWXYZ
0123456789
/ - ? : () . , ' + { } CR LF Space

- Before each line, the following character are used: <CR> <LF> (ASCII 13 + 10).
- None of the lines consists of empty space only or CR LF
- None of the lines begins with "-".
- Curly brackets “{ }” are permitted as stops and can not be used in message text from user to user.

Status	M-Mandatory, O - Optional
Format	
n	Digits only
a	Alphabet letters, capital letters only
c	Alphabet letters (capital letters) and digits only
x	Any character, allowed characters both capital and lowercase letters *
d	Numbers with decimal point “,” preceding a fractured part

Fields formats are entered, for example:

- 2n – up to 2 digits
- 3!a – always 3 letters
- 4 * 35x – up to 4 lines to 35characters

Since the SWIFT message length is limited to the max allowed length, it may take several messages to accomodate one ledger's data.

MT940 specification format

Status	Tag	Field name	Format	Description
M	20	Reference (TRN)	16x	Assigned by the sender, identifies the message, mustn't begin or end with a slash "/" and must not contain two consecutive slashes "//"
O	21	Related reference	16x	If the message is sent as a response to MT920
M	25	Account identification Option A (IBAN) Option B [BIC]/[IAccNr] Option C [bn]/[IAccNr] Option D [bn]/[AccNrKonto]	35x 2!c26!n 8!c/12!n 3!n/15!n 3!n/25!n	account to which message refers :25:160/000000000059537 :25:160/0050100202821865053000200
M	28C	Ledger number/ Message sequence	3n[/4n]	Ledger number/ Message sequence, optionally ordinal message number in that ledger (when there is more than one message for one ledger)
M	60a	Start balance (F or M)	1!a6!n3!a15d	(D / C Mark) (Date) (Currency) (Amount)

Status	Tag	Field name	Format	Description
		Client's first ledger for specific period contains field 60F (1 st start balance); added ledger for the same period contains 60M (middle start balance).		Example: : 60F:C110506RSD16009950,00 Debit D ili Credit C balance, date, currency and balance amount. Date is in format YYMMDD. Valuta važeći kod valute. The integer part of the amount contains at least one digit; decimal point "," is mandatory and is included in the max length. This field must always be the same as the field 62a (closing balance) from the user's previous ledger for a specific account.
-----> Field sequence can be repeated.				
O	61	Ledger line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x] [34x]	Ledger line description
O	86	Account owner info	6*65x	This field contains additional information about the transaction referred in the previous row. Field description: domestic payments FPS

M	62a	Closing balance, credited funds (F or M) If there is only one copy of the message for that period that message is referred to 62F, when there are several messages for the same period, all messages except the last contain	1!a6!n3!a15d	(D/C Mark) (Date) (Value) (Amount) Debit D or Credit C balance, date, amount and balance amount. The content of this field will be repeated in field 60a of next user's ledger for this account:62F:C110507RSD107138141,70

Status	Tag	Field name	Format	Description
		field 62M), and the last ledger message 62F.		
O	64	Closing available balance (available funds)	1!a6!n3!a15d	Indicates the amount of funds available on the owner's account (if it is credit balance) or balance on which interest is applied (if it is debit balance).
----->				
O	65	Pre-available balance	1!a6!n3!a15d	Indicates the amount of funds available on owner's account (whether it is a debit or credit balance) for a specific date in the future. When there is more than one value date's items reserved on the account (in this or prior ledger period), this field will indicate the balance that will be available to the account owner on the indicated date (e).

O	86	Information to Account Owner	6*65x	This field contains additional information about the ledger as a whole.
Status shows whether the field is: M = Mandatory, O = Optional If field 86 is present, for each occurring sequence it must precede the field 61				

6. Field 61: Ledger line

This field contains the details of each transaction. Field 61 is repeated for each change on the ledger

FORMAT

6!n[4!n]2a[1!]15d1!a3!c16x[//16x][34x]

Subfield	Format	Description
1	6!n	Currency date (YYMMDD)

2	[4!n]	Entry date (MMDD)
3	2a	Debit/Credit (C, D, RC, RD) (Debit D or Credit C), RC Reversal of credit RD Reversal of debit
4	[1!a]	Resource code (third currency code character, if necessary)
5	15d	Amount (12 digits, ,,“, two decimal)
6	1!a3!c	Transaction type, code for transaction type identification, may contain: S3!n - the last three characters will indicate the type of SWIFT message that caused the debit or a message to notify the account owner for approval entry N3!c – encodes the source or basis of payment (table codes), not sent through SWIFT F3!c – encodes the source or basis of payment (transaction originates from the bank)
7	16x	The reference for account owner, up to 16 characters. If the reference is not available to be used at NONREF
8	[//16x]	Transaction reference in Bank (institution servicing the account)
9	[34x]	Additional details, up to 34 characters

EXAMPLE

(1) :61:0901230122C3500,25FCHK304955//4958843

ADDITIONAL INFORMATION

7. Field 86: Account owner information

Domestic payments (Ledger)

Sub field Name	Code	Status SWIFT	Format SWIFT		Contents
			F/L	Max. Length	
Identification code	GVC	O	3!a	3	Business Transaction code
Narrative	?20	O	3*35x	108	Purpose code text
	?21	O	7x	10	SIF- Purpose code
	?22	O	24x	27	PBZ- Ordering party's reference number
	?23	O	24x	27	PBO- Beneficiary's reference number
Account	?30	O	18n	21	Beneficiary/Ordering party's Account
Customer	?32	O	70c	73	Beneficiary/Ordering party's Name
	?33	O	35c	38	Beneficiary/Ordering party's City
Max. Total Length	(6 x 65x)			307	

EXAMPLE

(1) :86:221
 ?20 Trading with goods and services
 ?21SIF-221
 ?22PBZ-
 ?23PBO-1874020210000
 ?301600000000000003718
 ?311600000000000003718
 ?32BOGUNOVIĆ AUTO DOO ZEMUN
 ?33ZEMUN

FPS (FPS Ledger)

Sub field Name	Code	Status SWIFT	Format SWIFT		Contents
			F/L	Max. Length	
Identification code	GVC	O	3!a	3	Business Transaction code

Ext/Int//PUBLIC

Booking text	?00	O	27c	30	Order/invoice number (If the order is not formed)
Narrative	?20	O	70c	73	Beneficiary's/Ordering party's Name
	?21	O	35c	38	Beneficiary's/Ordering party's Name (continuation)
	?22	O	19c	22	Original currency amount OCMT/EUR5000
	?23	O	17c	20	Expenses /CHGS/SHA/EUR30
	?24	O	10c	13	SIF-OSN Purpose code
	?25	O	27c	30	INVOICE Invoice number/year
	?26	O	27c	30	/RFB/transaction description
	?27	O	27x	30	Bank costs covers
	?28	O	3 * 35x	108	Payment description
Bank Code	?30	O	12c	15	SWIFT code Beneficiary/Ordering party
IBAN	?38	O	34c	37	IBAN
			Max. Total Length (6*65x)	449	

EXAMPLE

(1) :86:

?000746081054956

?20PROGRES SERBIA DOO BEOGRAD

?21KNEZ MIHAILOVA 31-45

?22OCMT/EUR387,08

?23CHGS/OUR/EUR0,00

?24SIF-OSN

?25FAKTURA /

?26/RFB/business trips abroad

?27SHA

?28 Returns of the unused part of the advance for business trip

?3007759231

?38RS35160005010006592002

Multi E-bank format

Payment orders

The file consists of rows with header item, row with summary item and as many individual items as there are orders in the file.

Format row file with summary sentence:

Position	Length	Field content
1	18	Account number
1	3	- bank code
4	13	- account number
17	2	- control number
19	35	Name
54	10	City
64	15	Sum of all orders
79	5	Number of payment orders in the file
84	96	Empty
180	1	Item type (9 – summary item)
181	2	End of line (0x0D, 0x0A)

Account number, name and place are rewritten from the first order in the file.

Format reda datoteke sa individualnim stavkom:

Position	Length	Field content
1	18	Account number
1	3	- bank code
4	13	- account number
17	2	- control number
19	35	Name
54	10	City
64	1	Filled with "0"
65	2	Beneficiary's reference model ("00" or user entered value)
67	22	Debit reference number (empty or user entered value)
89	36	Purpose code
125	5	Filled with "00000"
130	1	Empty (blank, " ")
131	1	Form of payment ("2" – transfer ili "3" – compensation: assignment and approval of the same account for the same amount)
132	2	Purpose code (based on codebook trn.dat)
134	2	Empty (blank, " ")

136	13	Money amount with two decimals, without comma (right-aligned)
149	2	Beneficiary's reference model ("00" or user entered value)
151	22	Call approval (empty or user entered value)
173	6	Validation date (DDMMYY)
179	1	Document type ("0" – Transfer order, "4" – Transfer order - compensation)
180	1	Item type (fixed "1")
181	2	End of line (0x0D, 0x0A)

File ends with symbol 0x1A.

Turnover and ledgers

Format of file row for export of transactions and ledgers:

Position	Length	Type	Field content
1	18	N	Partner account, Ordering party or Beneficiary Posting sign = "10" – beneficiary's account Posting sign = "20" – Ordering party's account
1	3		- Bank number
4	13		- Account number
17	2		- control number
19	2	C	Posting sign: "10" – debit "20" – credit "30" – cancel debit "40" – cancel credit
21	8	D	Posting date format DD.MM.YY
29	2	C	Transaction cancellation (cancellation= "S ", otherwise empty/blank)
31	35	C	Client's name
66	1		empty (blank, " ")
67	6	D	Payment date (currency date), format DDMMYY
73	18	N	Account number
73	3		- Bank number
76	13		- Account number
89	2		- control number
91	15	N	The amount of money with two decimals, without a comma (right aligned)

106	1	C	Filled with "8"
107	1	C	Payment form "8"
108	2	C	Purpose code (according to codebook or value sent by bank)
110	2	eEmpty (blank, " ")	
112	2	N	Ordering party's reference model ("0", "00" or value sent by bank)
114	22	C	Debit reference number (empty or value sent by bank)
136	2	C	Beneficiary's reference model ("0", "00" or value sent by bank)
138	22	C	Credit reference number (empty or value sent by bank)
160	36	C	Purpose code
196	10	C	City
206	35	C	Name
241	22	C	Number for Complaint number (bank reference)
263	18	N	Beneficiary's account number of empty/blank
263	3	- Bank number	
266	13	- Account number	
279	2	- control number	
281	2	C	End of the line (0x0D, 0x0A)

Ledger summary

Format of file row for export of ledger summary:

Position	Length	Type	Field content
1	2	N	Type of item: 01 – account balance
3	18	N	Account number
3	3		- Bank number
6	13		- Account number
19	2		- control number
21	8	D	Posting date, format DD.MM.YYYY
29	8	D	Previous ledger date, format DD.MM.YYYY
37	18	N	Previous ledger final balance
55	6	N	Number of transactions – debit
61	18	N	Daily turnover – debit
79	6	N	Number of transactions – credit
85	18	N	Daily turnover – credit
103	18	N	New balance
121	6	N	The number of transactions on hold today
127	18	N	Total balance on hold today
145	3	N	Ledger number
148	2	C	End of the line (0x0D – carriage return, 0x0A – Line feed)