# LATVIJAS BANKA

## EIROSISTĒMA

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# Functional Specification of the Clearing Service of the Electronic Clearing System of Latvijas Banka (EKS)

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Riga

The "Functional Specification of the clearing service of the Electronic Clearing System of Latvijas Banka (EKS)" (hereinafter, the Specification) establishes the indications for preparing the files to be processed in the clearing service of the electronic clearing system of Latvijas Banka (hereinafter, the EKS), the relevant messages to be included in the files and the structure of the messages associated with their processing.

The terms used in the Specification are consistent with the terms used in Appendix 1 "System Rules for Participation in the EKS" to Latvijas Banka's Council Procedure No. 183/3 "Participation Procedure in Latvijas Banka's Electronic Clearing System" of 9 September 2010 and their explanation.

The indicators used in message and file descriptions are as follows:
    a) field status indicators:
M – mandatory;
O – optional;
C – conditional;
    b) field format indicators:
n – numbers (from 0 to 9);
a – alphabetical character;;
c – capital letters of the Latin alphabet and numbers;
x – any UTF-8 character compliant with the requirements of Paragraph 4.2 herein;
    c) field length indicators:
nn – maximum field length (minimum is 1);
nn! – fixed field length, e.g. 3!;
    d) IBAN, date and time indicators:
IBAN - see EKS schema files for details,
ISODate – YYYY-MM-DD;
ISODateTime – see EKS schema files for details.

## 1.    Message and files exchange in the clearing service

The clearing service processes messages generated in accordance with the SEPA Credit Transfer Scheme Rulebook approved by the European Payments Council, the *S*EPA Credit Transfer Scheme Inter-Bank Implementation Guidelines approved by the European Payments Council (hereinafter, SCT Inter-PSP IG) and ISO 20022 XML messaging standards (hereinafter, ISO 20022) and included in the appropriate file specified in the Paragraph 1.3 herein. Files are exchanged using the file exchange service (hereinafter, the FAS) or using message queues. The participant informs Latvijas Banka about the chosen option in the static data registration form.

### 1.1.   File exchange using FAS

Access to the FAS takes place through the public Internet network. The FAS is provided by Bitvise WinSSHD software using Secure File Transfer Protocol (SFTP - FTP-over-SSH).
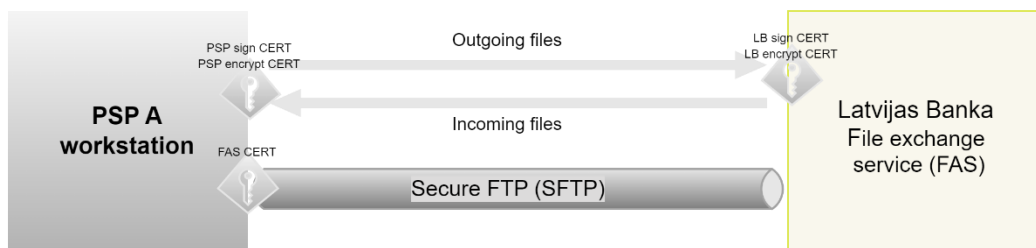


Chart 1. File exchange

If a participant uses FAS for the file exchange, participant's supervisor via ds.bank.lv creates certificates for information exchange with Latvijas Banka within the payment systems and FAS users. Separate certificates and users shall be created for test and production environment.

Files to be sent to the clearing service shall be compressed, signed using the private key of the certificate for information exchange with Latvijas Banka within the payment systems, encrypted for the public keys of Latvijas Banka and with ".p7m" or ".P7M" extension uploaded to the folder EKSEUR\Out. Files sent by the clearing service are available for download by the participants in the folder EKSEUR\In.

Participants use Latvijas Banka's tool "*SecureFileExchangec*" to sign and encrypt files sent to the clearing service and decrypt files received from the clearing service (documentation and installation of the tool is available at https://ds.bank.lv).

### 1.2.   File exchange using message queues

### 1.2.1. General provisions

If a participant in the static data registration form marks the option of exchanging files with the clearing service using message queues, files will be exchanged using the Advanced Message Queuing Protocol (AMQP) - message exchange protocol ensuring high-performance, safe and guaranteed delivery of messages to recipients. AMQP is an open standard protocol with publicly available specifications; therefore, it is a platform independent solution enabling messaging between client applications based on various operating systems and written in various programming languages.

The TLS protocol is used for secure data transmission. TLS certificate created via ds.bank.lv by the participant's supervisor are used to ensure the security of the message exchange channel.

Access to the clearing service infrastructure is allowed only from IP addresses registered via ds.bank.lv by the participant's supervisor. In addition, Latvijas Banka provides the participant with the access rights of RabbitMQ users.
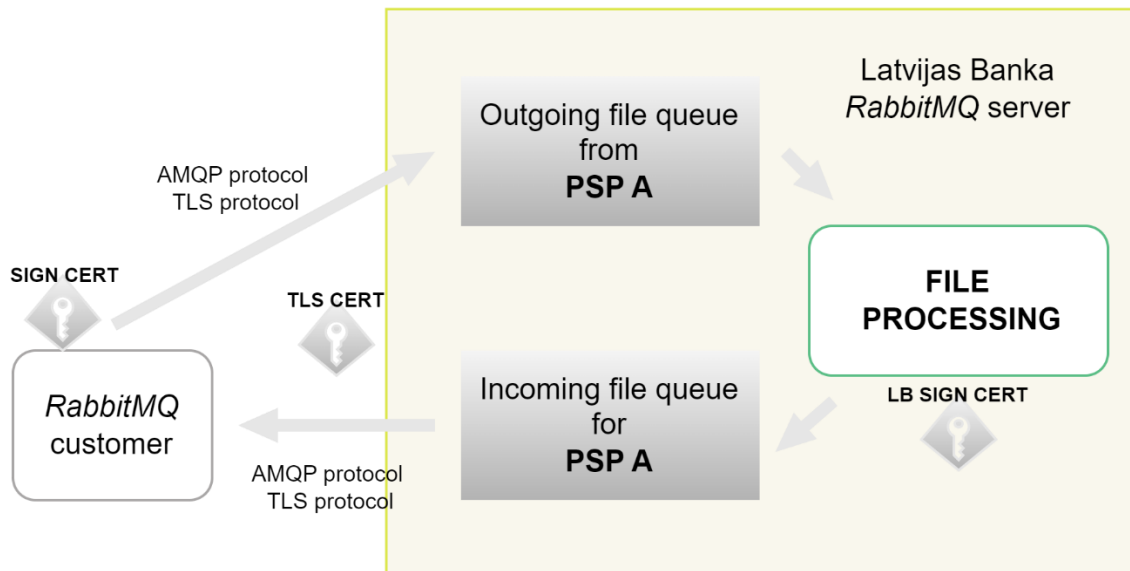


Chart 2. File exchange using message queues

To ensure high system availability, clearing service uses a RabbitMQ server cluster consisting of 3 server instances. In case one of the instances is not available, the participant can send the file to another instance of the cluster. A participant application must be able to provide a connection with another instance of the cluster in case of unavailability.

The clearing service infrastructure intended for testing is separated from the infrastructure of the production environment. Separate instances are created and used for testing, separate queues are configured, and certificates for testing purposes are registered. The participant's configuration parameters for each of the environments are communicated to the participant before the start of the tests in the test environment and before the start of using the clearing service in the production environment.

Latvijas Banka recommends choosing a higher-level client library based on the official RabbitMQ libraries, which would be able to automatically restore a terminated connection to one of several defined server cluster addresses. Information about clients is available here: https://www.rabbitmq.com/.

1.2.2. Configuration of queues

The names of queues (for receiving files) and exchange (for sending files) are created according to the following rules:
*<type E or Q>.<4 symbols from participant BIC>_<participant's identifier assigned by Latvijas Banka in the system>*

For example: E.BIC4_1234

| Name | Value | Comment |
|---|---|---|
| RabbitMQ server instance | Test:<br>at-rabbit1.bank.lv<br>at-rabbit2.bank.lv<br>at-rabbit3.bank.lv<br><br>Production:<br>e-rabbit1.bank.lv<br>e-rabbit2.bank.lv<br>e-rabbit3.bank.lv | |
| Authentication type | EXTERNAL | The participant's authentication certificate must be provided upon connecting |
| VirtalHost | mqfiles | |
| Sending files | Exchange: E.<participant's identifier><br>routingKey:<br>EKS | File is sent specifying the relevant routingKey |
| Receiving files | Queues:<br>Q.<user's identifier>.EKS | Files are received by reading the respective queue |

1.2.3. File preparation and signing

All files exchanged with the clearing service using message queues shall be compressed using gzip and signed. Participant's supervisor via ds.bank.lv creates TLS and signing certificates. Alternatively, participant can use other means of electronic identification at his disposal for signing files exchanged with clearing service in accordance with Latvijas Banka's regulation stipulating the procedure for electronic exchange of information.

To send a file to the clearing service, using message queue, a participant:
1) Prepares the file and compresses it using gzip;
2) Calculates the checksum (hash) of the compressed file using the SHA-256 algorithm;
3) Signs the file's checksum using the private key of the message signing certificate accepted by Latvijas Banka (ECC);
4) Prepares a RabbitMQ message, specifying the prepared file converted to a byte array as the content;
5) Specifies in the parameters of each message file:
   a. FileName – the name of the file;
   b. SegmentCount - the total number of file segments (indicate 1);
   c. SegmentNumber - the current message sequence number (indicate 1);
   d. FileHash – the file's checksum (base64 encoded);
   e. SignatureValue - the file's signature (base64 encoded);
   f. X509Certificate – the public part of the signing certificate;
6) Publishes the message to the RabbitMQ server, specifying the exchange name and the routing key (RoutingKey).

To receive a file from the clearing service, using message queues, a participant:
1) Reads the message from the queue;

2) Reads attributes of the message:
   a. FileName – the name of the file;
   b. SegmentCount - the total number of file segments (indicate =1);
   c. SegmentNumber - the current file segment sequence number (indicate =1);
   d. FileHash – the file's checksum (base64 encoded);
   e. SignatureValue - the file's signature (base64 encoded);
   f. X509Certificate - public part of the signing certificate;
3) Saves the content of the report to the disk as a file with the name specified in the FileName parameter;
4) Calculates the checksum (hash) of the file content using the SHA-256 algorithm;
5) Verifies the file signature using the public key of the certificate attached to the message attributes (ECC);
6) Verifies that the issuer of the attached certificate is Latvijas Banka and that the certificate is on the list of authorized signing certificates (the list is published at https://ds.bank.lv/pubkeys). The comparison is done by comparing the serial number of the certificate attached to the signature with the serial numbers of the published certificates. Note that to ensure certificate rotation, multiple certificates may be used and published simultaneously.

1.3. List of messages and files exchanged with the clearing service

| Message name | Message type | The type of the file where the message is included | File sender |
|---|---|---|---|
| **Payment messages** | | | |
| Credit transfer message | pacs.008.001.08 | PE – credit transfer and payment return file | EKS or participant |
| Payment return message | pacs.004.001.09 | PE | EKS or participant |
| **Information messages** | | | |
| Payment cancellation request message | camt.056.001.08 | PE | EKS or participant |
| Resolution of investigation (negative response to the cancellation request) message | camt.029.001.09 camt.029 (PE) | PE | EKS or participant |
| Status request message | pacs.028.001.03 | PE file or IE – input inquiry file | Participant |
| | | OE – output inquiry file | EKS |
| Claim of non-receipt message | camt.027.001.07 | IE | Participant |
| | | OE | EKS |
| Claim for value date correction message | camt.087.001.06 | IE | Participant |
| | | OE | EKS |
| Resolution of investigation (response to the investigation request) message | camt.029.001.09 camt.029 (IE) | IE | Participant |
| | | OE | EKS |
| Status message | pacs.002.001.10 | VE file – PE file validation result file or QE file – IE file validation result file | EKS |
| Moved payment notification message | pacs.002.001.10 | FE – moved payments file | EKS |
| Excluded payment rejection message | pacs.002.001.10 | UE– excluded payment rejection file | EKS |

| Clearing result message | – | TE – clearing result file | EKS |
|---|---|---|---|
| Warning message | – | ME – warning file | EKS |
| **Pre-funded liquidity management messages** | | | |
| Pre-funded liquidity transfer order message | camt.050.001.05 | EKS050 – pre-funded liquidity transfer order file | Participant |
| Pre-funded liquidity transfer order status message | camt.025.001.05 | EKS025 – pre-funded liquidity transfer order status file | EKS |
| Pre-funded liquidity credit/debit notification message | camt.054.001.08 | EKS054 – pre-funded liquidity credit/debit notification file | EKS |
| Clearing cover account statement message | camt.053.001.08 | EKS053 – clearing cover account statement file | EKS |

## 1.4. Routing table

The messages to be submitted by participants to the clearing service may be addressed to the EKS participants using the services of the clearing service and addressable BIC holders as well as the entities reachable via STEP2 (see Chart 1).
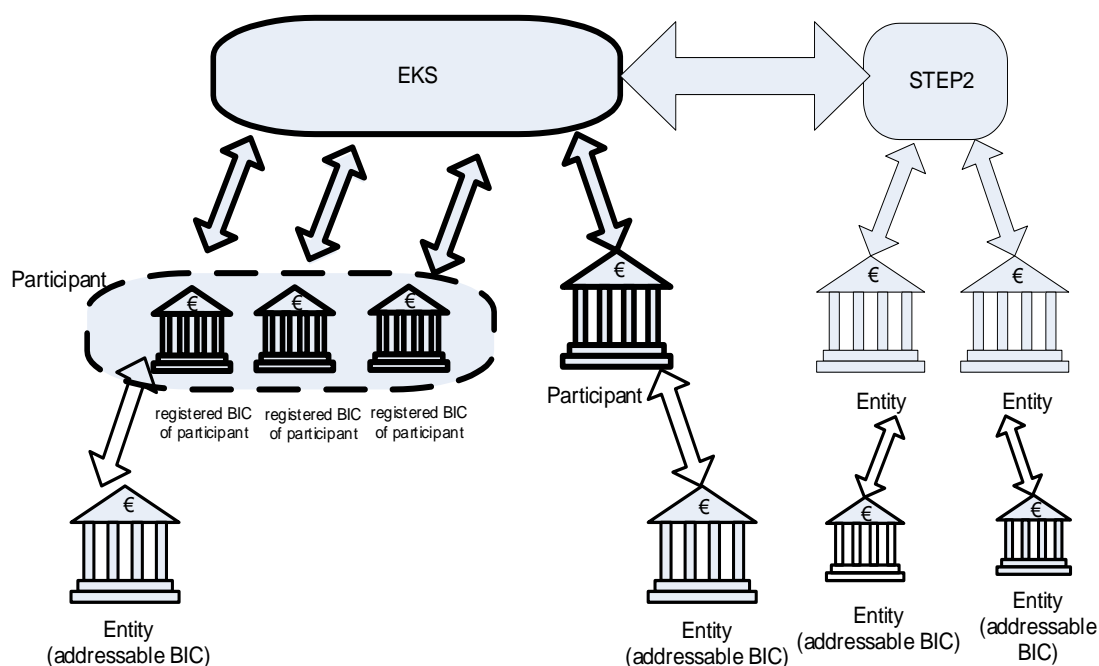


Chart 1. The operation scheme of the clearing service

Latvijas Banka shall establish and maintain a list containing information on entities reachable via the clearing service, including entities reachable via STEP2 (the routing table). The routing table shall be updated at least once a month. Regular updates shall take effect on the first Tuesday following the first Saturday of each month. The updated tables in ZIP compressed file format (extension is ".ZIP") shall be available for downloading at FAS no later than on the last Friday before the changes take effect. If a participant uses message queues for file exchange, the routing table shall be sent by the clearing service in gzip format (extension is ".gz"). The title of the routing table shall be BICYYYYMMDD.TXT where the part of the BIC code shall always remain the same, whereas the part "YYYYMMDD" shall be the date when the updated table takes effect. The routing table is a text file with the following structure:

| No. | Element | Format | Description |
|-----|---------|--------|-------------|
| 1. | Name | 105a | Name. |
| 2. | BIC | 11a | 11-digit BIC or<br>8-digit BIC with the extension "XXX". |
| 3. | Valid from | 8n | Date when the data become valid (YYYYMMDD). |
| 4. | Valid until | 8n | Date up to which the data are valid (YYYYMMDD). |
| 5. | Type of participation | 2n | Refers to the participant's reachability:<br>"00" – not reachable;<br>"05" – participant;<br>"06" –addressable BIC holder;<br>"20" – entity reachable via STEP2 or another SEPA payment system. |

Where a message has been addressed to an entity with an 11-digit BIC which cannot be found in the routing table, the clearing service shall verify whether an 8-digit BIC with the extension "XXX" corresponding to the 11-digit BIC is included in the routing table and, if so, the message shall be accepted and the routing shall be established in accordance with the routing instructions for the respective 8-digit BIC with the extension "XXX".

Latvijas Banka shall be indicated in the STEP2 directory as a participant through which respective participant or addressable BIC holder receives the incoming payments.

In addition to the routing table, Latvijas Banka shall provide to participants STEP2 routing table which shall be updated at least once a month. The files shall be formatted according to Section 10 herein and shall be available to participants for download in FAS folder EKSEUR\In or sent via message queues.

## 2. Clearing service procedures

The payment processing diagram (see Chart 2) depicts a sequence of clearing service procedures described in Appendix 1 "System Rules for Participation in the EKS" to Latvijas Banka's Council Procedure No. 183/3 "Participation Procedure in Latvijas Banka's Electronic Clearing System" of 9 September 2010, executed from the moment of the message submission to the clearing service until the sending of the processed message to a participant or entity reachable via STEP2. The present document does not describe the procedures for information exchange and settlement between the payment systems as well as between the participants or addressable BIC holders.
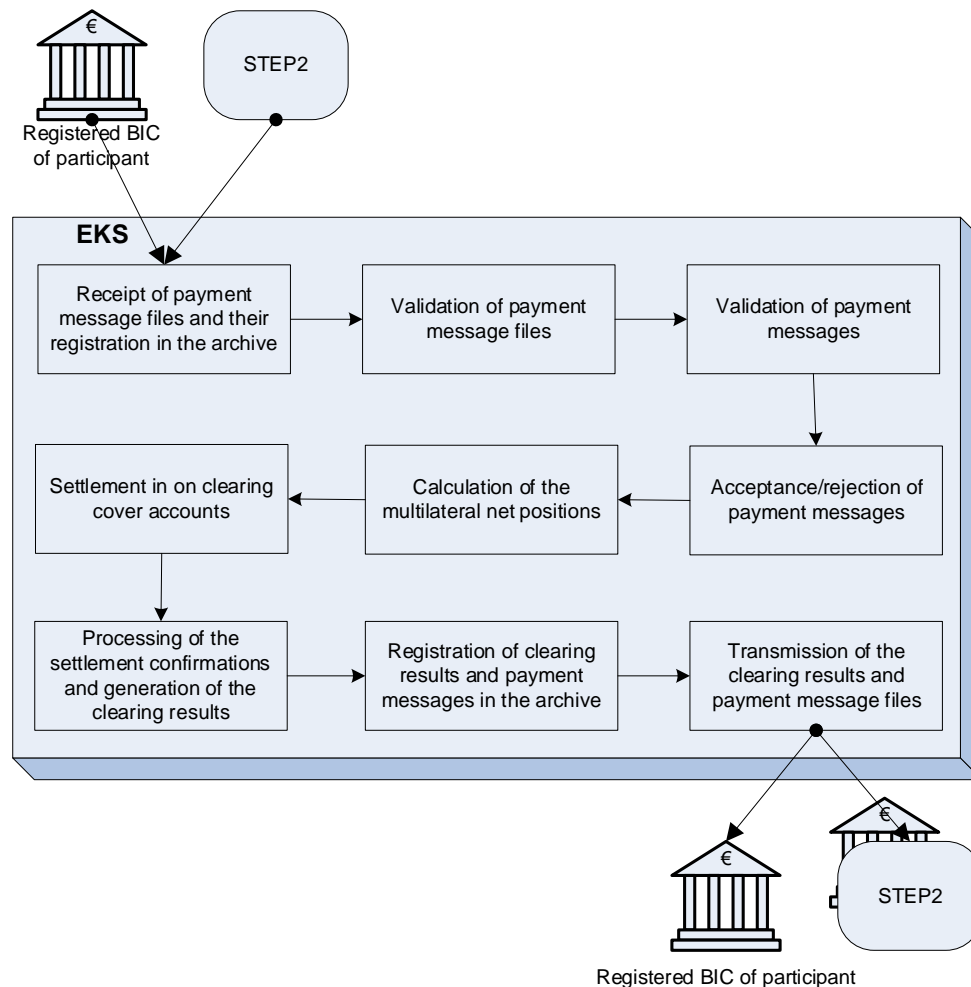
Chart 2. Clearing service procedures

## 3. Timetable of the clearing service

The files submitted by participants shall be processed in the clearing cycles. Clearing settlement followed by the sending of settlement results shall take place on TARGET business days at least once per hour. Latvijas Banka may change the timetable of the clearing service in contingency situations.

3.1. For the participant, that is a participant in TARGET

| Clearing service business hours | TARGET business days 7.30–19.15 |
|---|---|
| Acceptance of messages to be sent to EKS participants and pre-funded liquidity management | 7.30–17.59 |
| Acceptance of messages to be sent to other SEPA payment systems' participants | 7.30–16.14 |
| End-of-day withdrawal of remaining liquidity | after the last clearing settlement |
| Transmission of clearing cover accounts' statements | 19.00–19.15 |

3.2. For the participant, that is not a participant in TARGET

| Clearing service business hours | TARGET business days 7.30–19.15 |
|---|---|
| Processing of payments to increase the pre-fund | 8.00 – 18.00 |
| Processing of pre-fund decrease orders | 8.00 – 16.00 |
| Automatic return of pre-fund | 16:00 |
| Acceptance of messages to be sent to EKS participants and pre-funded liquidity management | 7.30–17.59 |
| Acceptance of messages to be sent to other SEPA payment systems' participants | 7.30–16.14 |
| Transmission of clearing cover accounts' statements | 19.00–19.15 |

## 4.  Generating files

4.1.  File name

4.1.1. Payment message and information message files

Payment message and information message file accepted or transmitted by the clearing service is assigned a unique name with the following elements.

| File name element | Explanation |
|---|---|
| 2a | File type according to Section 1 herein. |
| 3n | The value date of the messages in the file expressed as a number of days from the beginning of the current year (e.g., January 1 shall be "001", February 25 shall be "056"). |
| 4n | File sequence number on the respective value date. |

4.1.2. Pre-funded liquidity management files

Pre-funded liquidity management file accepted by the clearing service is assigned by the participant a unique name with the following elements.

| File name element | Explanation |
|---|---|
| EKS050 | Constant code "EKS050". |
| 3n | The value date of the messages in the file expressed as a number of days from the beginning of the current year (e.g., January 1 shall be "001", February 25 shall be "056"). |
| 7x | File identifier as assigned by the participant. |

Pre-funded liquidity management file transmitted by the clearing service is assigned a unique name with the following elements.

| File name element | Explanation |
|---|---|
| EKS | Constant code "EKS". |
| 3n | Type of the message included in the file - "025", "054". |
| 3n | The value date of the messages in the file expressed as a number of days from the beginning of the current year (e.g., January 1 shall be "001", February 25 shall be "056"). |
| 7x | File identifier as assigned by the clearing service. |

4.1.3. Clearing cover account statement file

Clearing cover account statement file transmitted by the clearing service is assigned a unique name with the following elements.

| File name element | Explanation |
|---|---|
| EKS053 | File type according to Section 1 herein. |
| EKSB | Constant code "EKSB". |
| 3n | The value date of the messages in the file expressed as a number of days from the beginning of the current year (e.g., January 1 shall be "001", February 25 shall be "056"). |
| 7x | File identifier as assigned by the clearing service. |

4.2.   The format to be used for generating files

Participants shall maintain the following set of UTF-8 characters:
–   capital letters of the Latin alphabet (from A to Z);
–   small letters of the Latin alphabet (from a to z);
–   digits;
–   characters – '/', '-', '?', ':', '(', ')', '.', ',', "'" and '+';
–   space.

UTF-8 encoding is used for character encoding with a respective indication in the XML file header.

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

The clearing service shall transmit all UTF-8 characters without verifying which sets of characters are supported by each participant. A participant is entitled to reject payment messages where characters not listed in this Paragraph have been used, if the participant has not agreed to their processing.

4.3.   Requirements for the contents of a PE type file

Each PE type file may comprise 999 message bulks containing message types according to Section 1 herein. Each bulk may only comprise the bulk header and messages of the same type. The total number of messages per file shall not exceed 15 000.

If PE file comprises several message bulks, the bulks shall be sorted in the following sequence:
–   bulks of credit transfer messages (pacs.008);
–   bulks of payment cancellation request messages (camt.056);
–   bulks of payment return messages (pasc.004);
–   bulks of resolution of investigation (negative response to the cancellation request) messages camt.029.001.03;
–   bulks of status request messages (pacs.028) (may be included only in files sent to the clearing service).

The messages included in the files generated by the clearing service and addressed to an addressable BIC holder are placed in separate bulks.

4.4.   Requirements for the contents of IE and OE files

Each IE and OE file may comprise 999 message bulks containing message types according to Section 1 herein. Each bulk may only comprise the bulk header and several messages of the same type. The total number of messages per file shall not exceed 15 000.

If an IE or OE file comprises several message bulks, the bulks shall be sorted in the following sequence:
–   bulks of claim of non-receipt messages camt.027 (only one message per bulk is allowed);
–   bulks of claim for value date correction messages camt.087 (only one message per bulk is allowed);
–   bulks of resolution of investigation (response to the investigation request) message camt.029.001.08 (only one message per bulk is allowed);

– bulks of EPA resolution of investigation (response to the investigation request) message pacs.028.

4.5.   Use of address fields

Parties involved in the message execution

The headers of the bulk and the file comprises fields identifying the parties involved in executing the message:
– <SndgInst> (in the header of the file) – the BIC of the file sender;
– <RcvgInst> (in the header of the file) – the BIC of the file recipient;
– <InstgAgt> (in the header of the bulk) – the BIC of the bulk sender;
– <InstdAgt> (in the header of the bulk) – the BIC of the bulk recipient;
– <InstgAgt> (in the message) – the BIC of the instructing entity. To be indicated in the credit transfer orders and payment return orders delivered by the clearing service to a participant;
– <CdtrAgt> (in the message) – creditor agent – the BIC of the financial institution which holds the creditor's account and receives a credit transfer message or payment return message and credits funds to the creditor's account subject to the information provided in the message. This BIC is used for message routing;
– <DbtrAgt> (in the message) – debtor agent – the BIC of the financial institution which holds the debtor's account and receives a payment order from the debtor and sends a credit transfer message or payment return message containing information provided by the debtor.

Use of fields in messages addressed to institutions reachable via STEP2 is identical to that of sending messages to participants. Where the clearing service identifies that, according to the routing table, the BIC indicated in <CdtrAgt> corresponds to the entity reachable via STEP2, it shall send the message to STEP2.

Use of fields in a credit transfer message where the sender and recipient of the message are participants
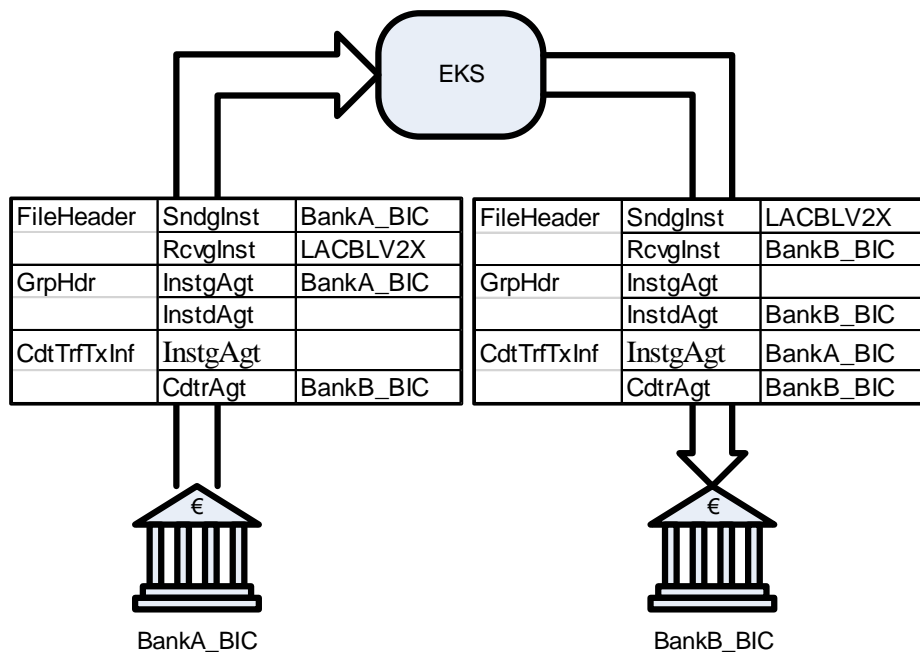
Use of fields in a credit transfer message where the sender and recipient of the message are addressable BIC holders

| FileHeader | SndgInst | BankB_BIC |
|---|---|---|
| | RcvgInst | LACBLV2X |
| GrpHdr | InstgAgt | BankB_BIC |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankD_BIC |

| FileHeader | SndgInst | LACBLV2X |
|---|---|---|
| | RcvgInst | BankC_BIC |
| GrpHdr | InstgAgt | |
| | InstdAgt | BankC_BIC |
| CdtTrfTxInf | InstgAgt | BankB_BIC |
| | CdtrAgt | BankD_BIC |

BankB_BIC

BankC_BIC

BankA_BIC

BankD_BIC
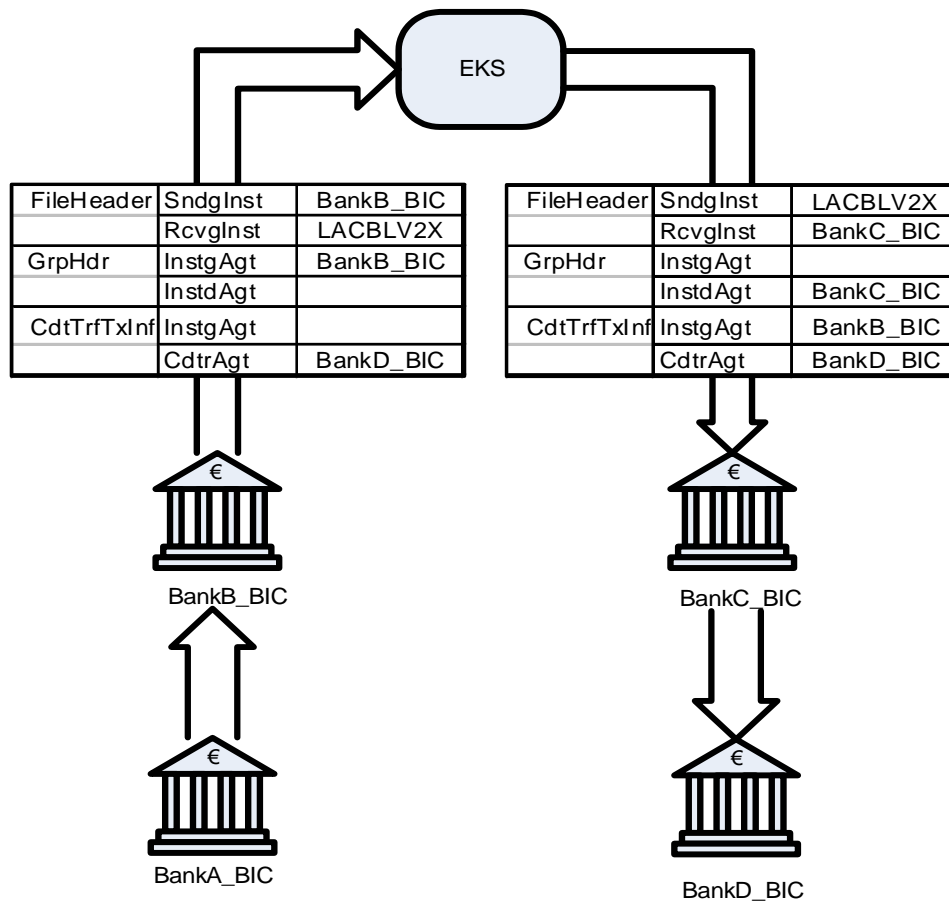
Use of fields in a rejection message

| FileHeader | SndgInst | BankA_BIC |
|---|---|---|
| | RcvgInst | LACBLV2X |
| GrpHdr | InstgAgt | BankA_BIC |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankB_BIC |

| FileHeader | SndgInst | LACBLV2X |
|---|---|---|
| | RcvgInst | BankA_BIC |
| GrpHdr | InstgAgt | |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | |

BankA_BIC
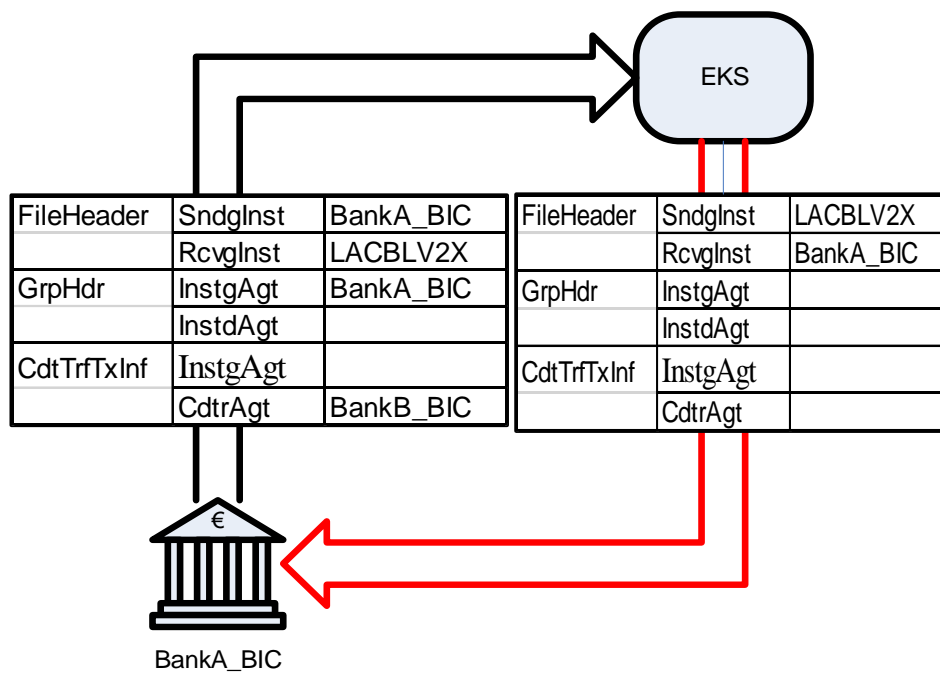
Use of fields in a payment return message. In a payment return message, the BIC of the original payment message beneficiary shall be indicated in field `<CdtrAgt>`.



| FileHeader | SndgInst | LACBLV2X |
| --- | --- | --- |
| | RcvgInst | BankA_BIC |
| GrpHdr | InstgAgt | |
| | InstdAgt | BankA_BIC |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankB_BIC |

| FileHeader | SndgInst | BankB_BIC |
| --- | --- | --- |
| | RcvgInst | LACBLV2X |
| GrpHdr | InstgAgt | BankB_BIC |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankB_BIC |

BankA_BIC

BankB_BIC
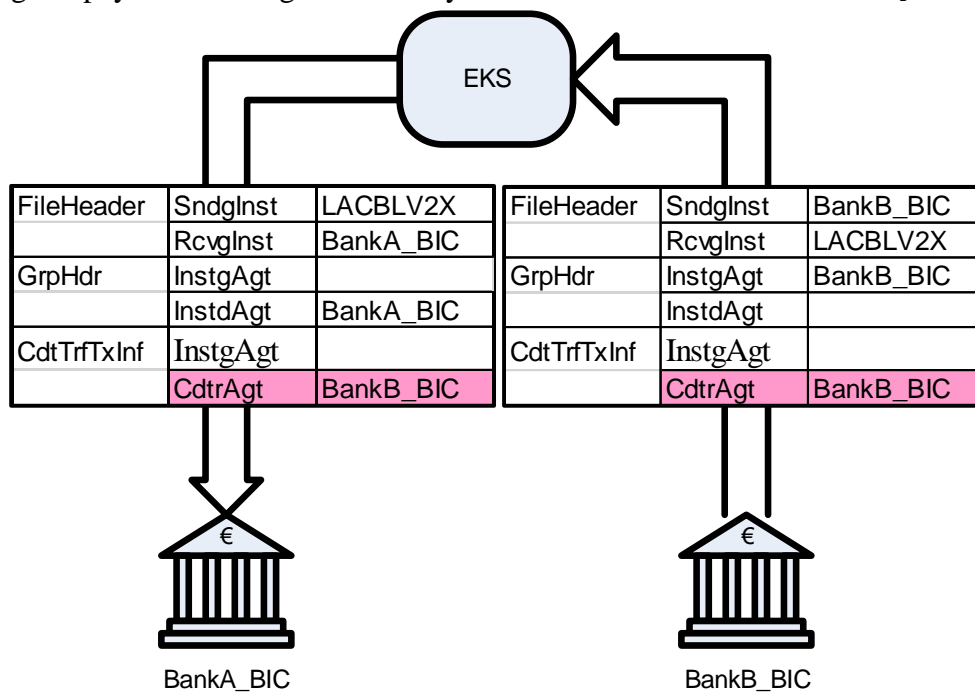
Use of fields in a credit transfer message where the message recipient is reachable via STEP2

| FileHeader | SndgInst | LACBLV2X |
| --- | --- | --- |
| | RcvgInst | STEP2_BIC |
| GrpHdr | InstgAgt | LACBLV2X |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankC_BIC |



| FileHeader | SndgInst | BankA_BIC |
| --- | --- | --- |
| | RcvgInst | LACBLV2X |
| GrpHdr | InstgAgt | BankA_BIC |
| | InstdAgt | |
| CdtTrfTxInf | InstgAgt | |
| | CdtrAgt | BankC_BIC |

| FileHeader | SndgInst | STEP2_BIC |
| --- | --- | --- |
| | RcvgInst | BankC_BIC |
| GrpHdr | InstgAgt | |
| | InstdAgt | BankC_BIC |
| CdtTrfTxInf | InstgAgt | LACBLV2X |
| | CdtrAgt | BankC_BIC |

BankA_BIC

BankC_BIC

4.6.  XML file header

File header shall be included into those files where the file type is envisaged for sending multiple messages, i.e. PE type files, VE type files, UE type files, IE type files, OE type files, QE type files, FE type files and ME type files. A header shall be included in the ME files only if they contain pacs.002.001.10 messages.

Header of the PE file to be sent to the clearing service

| No. | Element | Format | Status | Description | Notes |
|---|---|---|---|---|---|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of the file sender. |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | BIC of Latvijas Banka (LACBLV2X) |
| 3. | FileRef | 16!c | M | File reference | File reference. |
| 4. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is allowed. |
| 5. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is allowed. |
| 6. | FType | 3!a | M | File type | Only code "ICF" is allowed. |
| 7. | FDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | NumCTBlk | 8n | M | Number of pacs.008 bulks | Number of credit transfer message bulks in the file. |
| 9. | NumPCRBlk | 8n | M | Number of camt.056 bulks | Number of payment cancellation request message bulks in the file. |
| 10. | NumRFRBlk | 8n | M | Number of pacs.004 bulks | Number of payment return message bulks in the file. |
| 11. | NumROIBlk | 8n | M | Number of camt.029 bulks | Number of negative response to payment cancellation request message bulks in the file. |
| 12. | NumSRBlk | 8n | M | Number of pacs.028 bulks | Number of Status request message bulks in the file. |

Header of the PE type file generated by the clearing service

| No. | Element | Format | Status | Description | Notes |
|---|---|---|---|---|---|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!C2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "SCF" is used. |
| 6. | FileRef | 16!c | M | File reference | File reference. |
| 7. | RoutingInd | 3!a | M | Routing indicator | Only code "ALL" is used. |
| 8. | FileBusDt | ISODate | M | File value date | File value date. |
| 9. | FileCycleNo | 2!n | M | File cycle number | The cycle in which this file was created by the clearing service. |

VE type file header

| No. | Element | Format | Status | Description | Notes |
|-----|---------|--------|--------|-------------|-------|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "CVF" is used. |
| 6. | FileRef | 16!c | M | File reference | File reference. |
| 7. | FileDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | OrigFRef | 16c | O | Original file reference | Original file reference |
| 9. | OrigFName | 32x | M | Original file name | Original file name. |
| 10. | OrigDtTm | ISODateTime | O | Original date and time | Date and time of original file creation. |
| 11. | FileRjctRsn | 3!c | M | File acceptance or rejection reason | Only listed codes are used (Table 1). |
| 12. | FileBusDt | ISODate | M | File value date | File value date. |
| 13. | FileCycleNo | 2!n | M | File cycle number | The cycle in which the file was created. |

IE type file header

| No. | Element | Format | Status | Description | Notes |
|-----|---------|--------|--------|-------------|-------|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of the file sender. |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of Latvijas Banka (LACBLV2X) |
| 3. | FileRef | 16!c | M | File reference | File reference |
| 4. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is allowed. |
| 5. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is allowed. |
| 6. | FType | 3!a | M | File type | Only code "IQF" is allowed. |
| 7. | FDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | NumCNRBlk | 8n | M | Number of camt.027 bulks | Number of claim of non-receipt message bulks in the file. |
| 9. | NumRMPBlk | 8n | M | Number of camt.087 bulks | Number of claim for value date correction message bulks in the file. |
| 10. | NumROQBlk | 8n | M | Number of camt.029 bulks | Number of resolution of investigation (response to the investigation request) message bulks in the file. |
| 11. | NumSRBlk | 8n | M | Number of pacs.028 bulks | Number of status request message bulks in the file. |

OE type file header

| No. | Element | Format | Status | Description | Notes |
|---|---|---|---|---|---|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "OQF" is used. |
| 6. | FileRef | 16!c | M | File reference | File reference. |
| 7. | RoutingInd | 3!a | M | Routing indicator | Only code "ALL" is used. |
| 8. | FileBusDt | ISODate | M | File value date | File value date. |
| 9. | FileCycleNo | 2!n | M | File cycle number | The cycle in which this file was created. |

QE type file header

| No. | Element | Format | Status | Description | Notes |
|---|---|---|---|---|---|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "QVF" is used. |
| 6. | FileRef | 16!c | M | File reference | File reference. |
| 7. | FileDtTm | ISODateTime | M | File value date | Date and time of file creation. |
| 8. | OrigFRef | 16c | O | Original file reference | Original file reference |
| 9. | OrigFName | 32x | M | Original file name | Original IQF file name. |
| 10. | OrigDtTm | ISODateTime | O | Original date and time | Date and time of original file creation. |
| 11. | FileRjctRsn | 3!c | M | File acceptance or rejection reason | Only listed codes are used (Table 1). |
| 12. | FileBusDt | ISODate | M | File value date | File value date. |
| 13. | FileCycleNo | 2!n | M | File cycle number | The cycle in which the file was created. |

UE type file header

| No. | Element | Format | Status | Description | Notes |
|---|---|---|---|---|---|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "CCF" is used. |
| 6. | FileRef | 16c | M | File reference | File reference. |
| 7. | FileDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | FileBusDt | ISODate | M | File value date | File value date. |
| 9. | FileCycleNo | 2!n | M | File Cycle Number | The cycle in which the file was created. |

FE type file header

| No. | Element | Format | Status | Description | Notes |
|-----|---------|--------|--------|-------------|-------|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "PCF" is used. |
| 6. | FileRef | 16c | M | File reference | File reference. |
| 7. | FileDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | FileBusDt | ISODate | M | File value date | File value date. |
| 9. | FileCycleNo | 2!n | M | File cycle number | The cycle in which the file was created. |

ME type file header

| No. | Element | Format | Status | Description | Notes |
|-----|---------|--------|--------|-------------|-------|
| 1. | SndgInst | 4!c2!a2!c | M | Sender | The BIC of Latvijas Banka (LACBLV2X). |
| 2. | RcvgInst | 4!c2!a2!c | M | Recipient | The BIC of the file recipient. |
| 3. | SrvcId | 3!a | M | Service identifier | Only code "SCT" is used. |
| 4. | TstCode | 1!a | M | Test code | Only code "T" in test environment or code "P" in production environment is used. |
| 5. | FType | 3!a | M | File type | Only code "RCF" is used. |
| 6. | FileRef | 16c | M | File reference | File reference. |
| 7. | FileDtTm | ISODateTime | M | File date and time | Date and time of file creation. |
| 8. | FileBusDt | ISODate | M | File value date | File value date. |
| 9. | FileCycleNo | 2!n | M | File cycle number | The cycle in which the file was created. |

4.7.   The format to be used for message identifiers, except <EndToEndId>

Message identifiers (for example, <MsgId>, <TxId>, <InstrId>), except <EndToEndId>, shall meet following condition:
– maximum length is 35 characters;
– only characters 0-9 a-z A-Z / - ? : ( ) . , ' + and space can be used;
– leading or trailing spaces are not allowed;
– may not contain double slash "//";
– may not start or end with slash "/" .

4.8.   The format to be used for original identifier, except <OrgnlEndToEndId>

In order to be compliant both with previous and current versions of payment return message (pacs.004) and investigation messages (camt.056, pacs.028, camt.029, camt.027, camt.087), original identifiers <Orgnl***Id>, except <OrgnlEndToEndId>, shall meet following condition:
– maximum length is 35 characters;
– only characters 0-9 a-z A-Z / - ? : ( ) . , ' + and space can be used;
– leading or trailing spaces are not allowed.

4.9.4.8.The format to be used for message identifier `<EndToEndId>` and original identifier `<OrgnlEndToEndId>`

In order to ensure that identifier indicated in the message pain.001 initiated by the customer can be included in the pacs.008, message identifier `<EndToEndId>` and original identifier `<OrgnlEndToEndId>`, shall meet following condition:
– maximum length is 35 characters;
– any UTF-8 character can be used, including leading or trailing spaces, as well as and multiple spaces.

**5.    Generating bulk headers and messages for payment and information messages**

5.1.    Credit transfer message (pacs.008.001.08)

A credit transfer message shall be also used to pay a fee or interest compensation requested in resolution of investigation (response to an investigation request) message (camt.029.001.09). Category code "FCOL" – fee collection, "INTE" – interest or "FCIN" – fee collection and interest shall be used for such transfers.

Structure of the message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ \<Document> | Set of elements | | | |
| └┬ \<FIToFICstmrCdtTrf> | Set of elements | M | | |
| ┌┬ \<GrpHdr><br>.... | Set of elements | M | Credit transfer message bulk information | |
| ┌┬ \<CdtTrfTxInf><br>.... | Set of elements | M | Credit transfer message information | Multiple occurrences of the element are allowed. |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ \<GrpHdr> | Set of elements | M | Credit transfer message bulk information | One occurrence of the element is allowed. |
| ├─ \<MsgId> | 35x | M | Bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| ├─ \<CreDtTm> | ISODateTime | M | Date and time of bulk creation | |
| ├─ \<NbOfTxs> | 15n | M | Number of credit transfer messages in the bulk | Must be equal to the actual number of all credit transfer messages in the bulk. |
| ├─ \<TtlIntrBkSttlmAmt> | 18d<br>EUR | M | Amount of credit transfer messages in the bulk | Must be equal to the total amount of all credit transfer messages in the bulk. |
| ├─ \<IntrBkSttlmDt> | ISODate | M | Value date | |
| ┬ \<SttlmInf> | Set of elements | M | | |
| ├─ \<SttlmMtd> | Code | M | Settlement method | Only code "CLRG" is allowed. |
| └┬ \<ClrSys> | Set of elements | M | | |
| └─ \<Prtry> | Code | M | Clearing system proprietary code | Only code "EKS" is allowed. |

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<InstgAgt>` | Set of elements | C | Bulk sender | Must be used in the files to be sent to the clearing service. Is not used in the files generated by the clearing service. |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk sender | |
| `<InstdAgt>` | Set of elements | C | Bulk recipient | Used in the files generated by the clearing service. Not allowed in the files to be sent to the clearing service. |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk recipient | |

Credit transfer message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<CdtTrfTxInf>` | Set of elements | M | Credit transfer message information | At least one message should be included in a bulk. Multiple occurrences of the element are allowed. |
| `<PmtId>` | Set of elements | M | Payment identification | |
| `<InstrId>` | 35x | O | Instruction identifier | Assigned by the instructing agent (bulk sender). Must be used as specified in Paragraph 4.7 herein. |
| `<EndToEndId>` | 35x | M | Identifier assigned by the debtor | Must be used as specified in Paragraph 4.94.8 herein. Where it is not available, only value "NOTPROVIDED" is allowed. |
| `<TxId>` | 35x | M | Message identifier | Assigned by the agent holding the debtor's account. Must be used as specified in Paragraph 4.7 herein. |
| `<PmtTpInf>` | Set of elements | M | Payment type information | |
| `<SvcLvl>` | Set of elements | M | Service level | |
| `<Cd>` | Code | M | Code | Only code "SEPA" is allowed. |
| `<LclInstrm>` | Set of elements | O | User community specific instrument information | Only used if bilaterally agreed between the debtor agent and the creditor agent. |
| `<Cd>` | Code | {Or | | Only ISO 20022 *ExternalLocalInstrument1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | | Cannot be used at the same time as `<Cd>`. |
| `<CtgyPurp>` | Set of elements | O | Category purpose | Only used if bilaterally agreed between the debtor agent and the debtor. |
| `<Cd>` | Code | {Or | | Only ISO 20022 *ExternalCategoryPurpose1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | | Cannot be used at the same time as `<Cd>`. |

| | | | | | |
|---|---|---|---|---|---|
| `<IntrBkSttlmAmt>` | 18d EUR | M | Interbank settlement amount | |
| `<ChrgBr>` | Code | M | Charge bearer | Only code "SLEV" is allowed. |
| `<InstgAgt>` | Set of elements | C | Instructing agent | Used in the files generated by the clearing service. Not allowed in the files to be sent to the clearing service. |
| `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. |
| `<Nm>` | 70x | O | Name | |
| `<Id>` | Set of elements | M | Ultimate debtor identification | |
| `<OrgId>` | Set of elements | {Or | Organisation identification | Cannot be used at the same time as `<PrvtId>`. According to SCT Inter-PSP IG, either `<AnyBIC>`, `<LEI>` and/or one occurrence of `<Othr>` is allowed. |
| `<AnyBIC>` | 4!c2!a2!c[3!c] | {Or O | BIC | Cannot be used at the same time as `<LEI>` or `<Othr>`. |
| `<LEI>` | 18!c2!n | Or O | LEI code | Cannot be used at the same time as `<AnyBIC>` or `<Othr>`. |
| `<Othr>` | Set of elements | Or} O | Other type of identification | Cannot be used at the same time as `<AnyBIC>` or `<LEI>`. |
| `<Id>` | 35x | M | Identifier | |
| `<SchmeNm>` | Set of elements | O | Scheme name | |
| `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalOrganisationIdentification1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<CD>`. |
| `<Issr>` | 35x | O | Issuer of identifier | |
| `<PrvtId>` | Set of elements | Or} | Natural person identification | Cannot be used at the same time as `<OrgId>`. |
| `<DtAndPlc OfBirth>` | Set of elements | {Or | Date and place of birth | Cannot be used at the same time as `<Othr>`. |
| `<BirthDt>` | ISODate | M | Date of birth | |
| `<PrvcOfBirth>` | 35x | O | Province of birth | |
| `<CityOfBirth>` | 35x | M | City of birth | |
| `<CtryOfBirth>` | 2!a | M | Country of birth | Only ISO 3166 Alpha-2 codes are allowed. |

| | | | | |
|---|---|---|---|---|
| `<Othr>` | Set of elements | Or} | Other type of identification | Cannot be used at the same time as `<DtAndPlcOfBirth>` |
| `<Id>` | 35x | M | Identifier | |
| `<SchmeNm>` | Set of elements | O | Scheme name | |
| `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalPersonIdentification1Code* codes are allowed. Where a natural person is identified by way of its ID number, the appropriate natural person's identification type code shall be "NIDN". Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<Cd>` |
| `<Issr>` | 35x | O | Issuer of identifier | |
| `<Dbtr>` | Set of elements | M | Debtor | |
| `<Nm>` | 70x | M | Debtor name | If category purpose code is equal to "FCOL", "INTE" or "FCIN", BIC code of the debtor agent shall be indicated. |
| `<PstlAdr>` | Set of elements | C | Address | If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. According to SCT Inter-PSP IG: STRUCTURED: Usage is recommended. `<Town Name>` and `<Country>` are mandatory. `<Address Line>` is not allowed. It is recommended to provide as many structured elements as possible. HYBRID: `<Town Name>` and `<Country>` are mandatory. At least one occurrence of `<Address Line>` is mandatory. UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed): At least one occurrence of `<Address Line>` is mandatory. `<Postal Address>` sub-elements other than `<Address Line>` and `<Country>` are forbidden. The use of `<Country>` is mandatory when either the Debtor Agent or Creditor Agent is located in a non-EEA SEPA country or territory. ~~1) Address of the Originator is mandatory when the Originator PSP or the Beneficiary PSP is located in a non-EEA SEPA country or territory. A combination of `<AdrLine>` and `<Ctry>` is recomended;~~ ~~2) If `<AdrLine>` is not used then at least `<TwnNm>` and `<Ctry>` must be used;~~ ~~3) Not allowed to use `<AdrLine>` then `<PstlAdr>` sub-elements other than `<Ctry>` are not allowed.~~ |
| `<Dept>` | 70x | O | Department | |
| `<SubDept>` | 70x | O | Sub Department | |

| | | | | | |
|---|---|---|---|---|---|
| `<StrtNm>` | 70x | O | Street Name | |
| `<BldgNb>` | 16x | O | Building Number | |
| `<BldgNm>` | 35x | O | Building Name | |
| `<Flr>` | 70x | O | Floor | |
| `<PstBx>` | 16x | O | Post Box | |
| `<Room>` | 70x | O | Room | |
| `<PstCd>` | 16x | O | Post Code | |
| `<TwnNm>` | 35x | O | Town Name | |
| `<TwnLctnNm>` | 35x | O | Town Location Name | |
| `<DstrctNm>` | 35x | O | District Name | |
| `<CtrySubDvsn>` | 35x | O | Country Sub Division | |
| `<Ctry>` | 2!a | O | Country | Only ISO 3166 Alpha-2 codes are allowed. |
| `<AdrLine>` | 70x | O | Address line | No more than two occurrences of the element are allowed. |
| `<Id>` | Set of elements | C | Debtor identification | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". |
| `<OrgId>` | Set of elements | {Or | Organisation identification | Cannot be used at the same time as `<PrvtId>`. According to SCT Inter-PSP IG, either `<AnyBIC>`, `<LEI>` and/or one occurrence of `<Othr>` is allowed. |
| `<AnyBIC>` | 4!c2!a2!c[3!c] | {Or~~O~~ | BIC | ~~Cannot be used at the same time as <LEI> or <Othr>.~~ ~~If category purpose code is equal to "FCOL", "INTE" or "FCIN", BIC code of the debtor agent shall be indicated.~~ |
| `<LEI>` | 18!c2!n | ~~Or~~O | LEI code | ~~Cannot be used at the same time as <AnyBIC> or <Othr>.~~ |
| `<Othr>` | Set of elements | ~~Or}~~O | Other type of identification | ~~Cannot be used at the same time as <AnyBIC> or <LEI>.~~ |
| `<Id>` | 35x | M | Identifier | |
| `<SchmeNm>` | Set of elements | O | Scheme name | |
| `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalOrganisationIdentification1Code* codes are allowed. Cannot be used at the same time as 9.1.19. |
| `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<Cd>`. |
| `<Issr>` | 35x | | Issuer of identifier | |
| `<PrvtId>` | Set of elements | Or} | Natural person identification | |
| `<DtAndPlcOf Birth>` | Set of elements | {Or | Date and place of birth | Cannot be used at the same time as `<OrgId>`. |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | `<BirthDt>` | ISODate | M | Date of birth | Cannot be used at the same time as `<Othr>`. |
| | | `<PrvcOfBirth>` | 35x | O | Province of birth | |
| | | `<CityOfBirth>` | 35x | M | City of birth | |
| | | `<CtryOfBirth>` | 2!a | M | Other type of identification | Only ISO 3166 Alpha-2 codes are allowed. |
| | | `<Othr>` | Set of elements | Or} | | Cannot be used at the same time as `<DtAndPlcOfBirth>`. |
| | | `<Id>` | 35x | M | Identifier | |
| | | `<SchmeNm>` | Set of elements | O | Scheme name | |
| | | `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalPersonIdentification1Code* codes are allowed. Where a natural person is identified by way of its ID number, the appropriate natural person's identification type code shall be "NIDN". Cannot be used at the same time as `<Prtry>`. |
| | | `<Prtry>` | 35x | Or} | Issuer of identifier | |
| | | `<Issr>` | 35x | O | Issuer of identifier | |
| | `<DbtrAcct>` | | Set of elements | M | Debtor account | |
| | `<Id>` | | Set of elements | M | Debtor account identification | |
| | `<IBAN>` | | 2!a2!n30x | M | IBAN | |
| | `<Prxy>` | | Set of elements | O | Proxy | According to SCT Inter-PSP IG, can only be provided here under the condition that the Originator is given the possibility to validatec the IBAN linked to that Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement. Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. |
| | | `<Tp>` | Set of elements | O | Proxy type | |
| | | `<Cd>` | 4x | {Or | Proxy type code | Only ISO 20022 *ExternalProxyAccountType1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| | | `<Prtry>` | 35x | Or} | Proxy type | Cannot be used at the same time as `<Cd>`. |
| | | `<Id>` | 320x | M | Proxy ID | |
| | `<DbtrAgt>` | | Set of elements | M | Debtor agent | |
| | `<FinInstnId>` | | Set of elements | M | Financial institution identification | |

| | | | | | |
|---|---|---|---|---|---|
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| ┬ `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| └ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| ┬ `<Cdtr>` | Set of elements | M | Creditor | |
| — `<Nm>` | 70x | M | Creditor name | If category purpose code is equal to "FCOL", "INTE" or "FCIN", BIC code of the creditor agent shall be indicated. |
| ┬ `<PstlAdr>` | Set of elements | C | Address | If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. According to SCT Inter-PSP IG: STRUCTURED: Usage is recommended. `<TwnNm>` and `<Ctry>` are mandatory. `<AdrLine>` is not allowed. It is recommended to provide as many structured elements as possible. HYBRID: `<TwnNm>` and `<Ctry>` are mandatory. At least one occurrence of `<AdrLine>` is mandatory. UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed): At least one occurrence of `<AdrLine>` is mandatory. `<PstlAdr>` sub-elements other than `<AdrLine>` and `<Ctry>` are forbidden. The use of `<Ctry>` is mandatory when either the Debtor Agent or Creditor Agent is located in a non-EEA SEPA country or territory. ~~1) If `<AdrLine>` is not used then at least `<TwnNm>` and `<Ctry>` must be used;~~ ~~2) Not allowed to use `<AdrLine>` then `<PstlAdr>` sub-elements other than `<Ctry>` are not allowed.~~ |
| — `<Dept>` | 70x | O | Department | |
| — `<SubDept>` | 70x | O | Sub Department | |
| — `<StrtNm>` | 70x | O | Street Name | |
| — `<BldgNb>` | 16x | O | Building Number | |
| — `<BldgNm>` | 35x | O | Building Name | |
| — `<Flr>` | 70x | O | Floor | |
| — `<PstBx>` | 16x | O | Post Box | |
| — `<Room>` | 70x | O | Room | |
| — `<PstCd>` | 16x | O | Post Code | |
| — `<TwnNm>` | 35x | O | Town Name | |

| | | | | | | |
|---|---|---|---|---|---|---|
| | `<TwnLctnNm>` | 35x | O | Town Location Name | |
| | `<DstrctNm>` | 35x | O | District Name | |
| | `<CtrySubDvsn>` | 35x | O | Country Sub Division | |
| | `<Ctry>` | 2!a | O | Country | Only ISO 3166 Alpha-2 codes are allowed. |
| | `<AdrLine>` | 70x | O | Address line | No more than two occurrences of the element are allowed. |
| `<Id>` | | Set of elements | C | Identification | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". |
| | `<OrgId>` | Set of elements | {Or | Organisation identification | Cannot be used at the same time as `<PrvtId>`. |
| | `<AnyBIC>` | 4!c2!a2!c[3!c] | {Or | BIC | Cannot be used at the same time as `<LEI>` or `<Othr>`. If category purpose code is equal to "FCOL", "INTE" or "FCIN", BIC code of the creditor agent shall be indicated. |
| | `<LEI>` | 18!c2!n | Or | LEI code | Cannot be used at the same time as `<AnyBIC>` or `<Othr>`. |
| | `<Othr>` | Set of elements | Or} | Other type of identification | Cannot be used at the same time as `<AnyBIC>` or `<LEI>`. |
| | `<Id>` | 35x | M | Identifier | |
| | `<SchmeNm>` | Set of elements | O | Scheme name | |
| | `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalOrganisationIdentification1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| | `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<Cd>`. |
| | `<Issr>` | 35x | O | Issuer of identifier | |
| | `<PrvtId>` | Set of elements | Or} | Natural person identification | Cannot be used at the same time as `<OrgId>`. |
| | `<DtAndPlcOf Birth>` | Set of elements | {Or | Date and place of birth | Cannot be used at the same time as `<Othr>`. |
| | `<BirthDt>` | ISODate | M | Date of birth | |
| | `<PrvcOfBirth>` | 35x | O | Province of birth | |
| | `<CityOfBirth>` | 35x | M | City of birth | |
| | `<CtryOfBirth>` | 2!a | M | Country of birth | Only ISO 3166 Alpha-2 codes are allowed. |
| | `<Othr>` | Set of elements | Or} | Other type of identification | Cannot be used at the same time as `<DtAndPlcOfBirth>`. |
| | `<Id>` | 35x | M | Identifier | |
| | `<SchmeNm>` | Set of elements | O | Scheme name | |

| | | | | | |
|---|---|---|---|---|---|
| — <Cd> | Code | {Or | Scheme name code | Only ISO 20022 *ExternalPersonIdentification1Code* codes are allowed. Where a natural person is identified by way of its ID number, the appropriate natural person's identification type code shall be "NIDN". Cannot be used at the same time as <Prtry>. |
| └ <Prtry> | 35x | Or} | Scheme name | Cannot be used at the same time as <Cd>. |
| └ <Issr> | 35x | O | Issuer of identifier | |
| <CdtrAcct> | Set of elements | M | Creditor account | |
| <Id> | Set of elements | M | Creditor account identification | |
| └ <IBAN> | 2!a2!n30x | M | IBAN | If category purpose code is equal to "FCOL", "INTE" or "FCIN", the IBAN account number to which the fee or interest compensation is paid shall be indicated (the IBAN indicated in camt.029.001.08 message). |
| └ <Prxy> | Set of elements | O | Proxy | According to SCT Inter-PSP IG, can only be provided here under the condition that the Originator is given the possibility to validate the IBAN linked to that Proxy, prior to the authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement. Furthermore, the Originator PSP must have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned. |
| <Tp> | Set of elements | O | Proxy type | |
| <Cd> | 4x | {Or | Proxy type code | Only ISO 20022 *ExternalProxyAccountType1Code* codes are allowed. Cannot be used at the same time as <Prtry>. |
| └ <Prtry> | 35x | Or} | Proxy type | Cannot be used at the same time as <Cd>. |
| └ <Id> | 320x | M | Proxy ID | |
| <UltmtCdtr> | Set of elements | O | Ultimate creditor | If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. |
| <Nm> | 70x | O | Name | |
| <Id> | Set of elements | M | Ultimate creditor identification | |
| <OrgId> | Set of elements | {Or | Organisation identification | Cannot be used at the same time as <PrvtId>. |
| <AnyBIC> | 4!c2!a2!c[3!c] | {Or | BIC | Cannot be used at the same time as <LEI> or <Othr>. |

| | | | | |
|---|---|---|---|---|
| `<LEI>` | 18!c2!n | Or | LEI code | Cannot be used at the same time as `<AnyBIC>` or `<Othr>`. |
| `<Othr>` | Set of elements | Or} | Other type of identification | Cannot be used at the same time as `<AnyBIC>` or `<LEI>`. |
| `<Id>` | 35x | M | Identifier | |
| `<SchmeNm>` | Set of elements | O | Scheme name | |
| `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalOrganisationIdentification1Code* codes are allowed. Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<Cd>`. |
| `<Issr>` | 35x | O | Issuer of identifier | |
| `<PrvtId>` | Set of elements | Or} | Natural person identification | Cannot be used at the same time as `<OrgId>`. |
| `<DtAndPlc OfBirth>` | Set of elements | {Or | Date and place of birth | Cannot be used at the same time as `<Othr>`. |
| `<BirthDt>` | ISODate | M | Date of birth | |
| `<PrvcOfBirth>` | 35x | O | Province of birth | |
| `<CityOfBirth>` | 35x | M | City of birth | |
| `<CtryOfBirth>` | 2!a | M | Country of birth | Only ISO 3166 Alpha-2 codes are allowed. |
| `<Othr>` | Set of elements | Or} | Other type of identification | Cannot be used at the same time as `<DtAndPlcOfBirth>`. |
| `<Id>` | 35x | C | Identifier | |
| `<SchmeNm>` | Set of elements | O | Scheme name | |
| `<Cd>` | Code | {Or | Scheme name code | Only ISO 20022 *ExternalPersonIdentification1Code* codes are allowed. Where a natural person is identified by way of its ID number, the appropriate natural person's identification type code shall be "NIDN". Cannot be used at the same time as `<Prtry>`. |
| `<Prtry>` | 35x | Or} | Scheme name | Cannot be used at the same time as `<Cd>`. |
| `<Issr>` | 35x | O | Issuer of identifier | |
| `<Purp>` | Set of elements | C | Payment purpose | If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. |
| `<Cd>` | Code | M | Payment purpose ISO code | Only ISO 20022 *ExternalPurpose1Code* codes are allowed. |
| `<RmtInf>` | Set of elements | C | Remittance information | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". |
| `<Ustrd>` | 140x | {Or | Unstructured | Cannot be used at the same time as `<Strd>`. If category purpose code is equal to "FCOL", "INTE" or "FCIN", this element is not allowed. |
| `<Strd>` | Set of elements | Or} | Structured | Cannot be used at the same time as `<Ustrd>`. Only one element occurrence is allowed with a maximum of 140 characters. |

| | | | | | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". |
|---|---|---|---|---|---|
| `<CdtrRefInf>` | Set of elements | C | Creditor reference information | | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". |
| `<Tp>` | Set of elements | C | Creditor reference information type | | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". . |
| `<CdOrPrtry>` | Set of elements | M | | | |
| `<Cd>` | Code | M | Creditor reference information type code | | Only code "SCOR" is allowed. Allowed to use only with `<Ref>`. |
| `<Issr>` | 35x | O | Issuer of creditor reference information type | | |
| `<Ref>` | 35x | C | Reference assigned by the creditor | | Mandatory if category purpose code is equal to "FCOL", "INTE" or "FCIN". Allowed to use only with `<Cd>`. |

## 5.2.  Payment return message (pacs.004.001.09)

A payment return message shall be generated to refund a previously settled credit transfer where a participant cannot accept it or a payment cancellation request has been received..

Structure of the message

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ &lt;Document&gt; | Set of elements | | | |
|  └┬ &lt;PmtRtr&gt; | Set of elements | M | | |
|   ├┬ &lt;GrpHdr&gt; <br>    .... | Set of elements | M | Payment return message bulk information | |
|   ├┬ &lt;TxInf&gt; <br>    .... | Set of elements | M | Payment return message information | Multiple occurrences of the element are allowed. |

Bulk header

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ &lt;GrpHdr&gt; | Set of elements | M | payment return message bulk information | |
|  ├─ &lt;MsgId&gt; | 35x | M | Bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
|  ├─ &lt;CreDtTm&gt; | ISODateTime | M | Date and time of bulk creation | |
|  ├─ &lt;NbOfTxs&gt; | 15n | M | Number of payment return messages in the bulk | Must be equal to the actual number of all payment return messages in the bulk. |
|  ├─ &lt;TtlRtrdIntr BkSttlmAmt&gt; | 18d <br> EUR | M | Amount of payment return messages in the bulk | Must be equal to the total amount of all payment return messages in the bulk. |
|  ├─ &lt;IntrBkSttlmDt&gt; | ISODate | M | Value date | |
|  ├┬ &lt;SttlmInf&gt; | Set of elements | M | | |
|   ├─ &lt;SttlmMtd&gt; | Code | M | Settlement method | Only code "CLRG" is allowed. |
|   └┬ &lt;ClrSys&gt; | Set of elements | M | | |
|    └─ &lt;Prtry&gt; | Code | M | Clearing system proprietary code | Only code "EKS" is allowed. |
|  ├┬ &lt;InstgAgt&gt; | Set of elements | C | Bulk sender | Must be indicated in the files to be sent to the clearing service. Is not used in the files generated by the clearing service. |
|   └┬ &lt;FinInstnId&gt; | Set of elements | M | | |

| | | | | |
|---|---|---|---|---|
| └ `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk sender | |
| └ `<InstdAgt>` | Set of elements | C | Bulk recipient | Used in the files generated by the clearing service. Not allowed in the files to be sent to the clearing service. |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk recipient | |

Payment return message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<TxInf>` | Set of elements | M | Message information | Multiple occurrences of the element are allowed. |
| ─ `<RtrId>` | 35x | M | Payment return message identifier | Must be used as specified in Paragraph 4.7 herein. |
| ┬ `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| ─ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.~~8~~4.7 herein. |
| └ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | ~~Only codes~~Must begin with "pacs.008~~.001.08~~"~~and "pacs.008.001.01" are allowed~~ in the files to be sent to the clearing service. In the files generated by the clearing service ~~Codes~~this field must start with "pacs.008~~.001.02~~"~~, "pacs.008.001.09",~~ or "pacs.004~~.001.02~~"~~and "pacs.004.001.09" are used in the files generated by the clearing service~~. The addition of a variant number and version number is optional. |
| ─ `<OrgnlInstrId>` | 35x | O | Original instruction identifier | Must be used as specified in Paragraph 4.~~8~~4.7 herein. |
| ─ `<OrgnlEndToEndId>` | 35x | M | Original identifierassigned by the debtor | Must be used as specified in Paragraph 4.~~9~~4.8 herein. |
| ─ `<OrgnlTxId>` | 35x | M | Original message identifier | If pacs.004 is returned, the value `<RtrId>` from the message to be returned. Must be used as specified in Paragraph 4.~~8~~7 herein. |
| ─ `<OrgnlIntrBk SttlmAmt>` | 18d EUR | M | Amount of the original message | |
| ─ `<RtrdIntrBk SttlmAmt>` | 18d EUR | M | Returned interbank settlement amount | |
| ─ `<RtrdInstdAmt>` | 18d EUR | O | Returned instructed amount before deduction of charges | Must be used if `<ChrgsInf>` is used; allowed only in a reply to the payment cancellation request message. |
| ─ `<ChrgBr>` | Code | O | Charge bearer | Only code "SLEV" is allowed. |
| ┬ `<ChrgsInf>` | Set of elements | C | Charges information | Only allowed in messages responding to a payment cancellation request message. |
| ─ `<Amt>` | 18d EUR | M | Charged amount | |

| `<Agt>` | Set of elements | M | Party deducting charges | |
|---|---|---|---|---|
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| `<InstgAgt>` | Set of elements | C | Instructing agent | Used in the files generated by the clearing service. Not allowed in the files to be sent to the clearing service. |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk sender | |
| `<RtrRsnInf>` | Set of elements | M | Return reason information | |
| `<Orgtr>` | Set of elements | M | Party originating the return | |
| `<Nm>` | 70x | {Or | Name of the party originating the return where it is a customer | Cannot be used at the same time as `<Id>`. |
| `<Id>` | Set of elements | Or} | Party originating the return where it is an agent | Cannot be used at the same time as `<Nm>`. . |
| `<OrgId>` | Set of elements | M | | |
| `<<AnyBIC>>` | 4!C2!a2!c[3!c] | M | The BIC of the party originating the return | |
| `<Rsn>` | Set of elements | M | Return reason | |
| `<Cd>` | Code | M | Return reason code | Only the listed codes are allowed: |

Only the listed codes are allowed:

| Code | Explanation |
|---|---|
| AC01 | Incorrect account number format or account number does not exist. |
| AC04 | The account is closed. |
| AC06 | The account is blocked. |
| AG01 | Crediting funds to such an account type is not allowed. |
| AG02 | The bank operation code indicated in the message does not correspond to the creditor. |
| AM05 | Duplicate message |
| BE04 | The creditor's address necessary to execute the payment is missing or is incorrect. |
| CNOR | Creditor agent is not registered under this BIC in the CSM |
| FOCR | The payment returned as per payment cancellation request. |
| MD07 | Ultimate creditor has deceased. |
| MS02 | No reason for return was provided by the ultimate credito |
| MS03 | No reason for return was provided by the agent. |
| RC01 | The BIC indicated in the message is inconsistent with the |

| | | | | | RR01 | Debtor account indication or unique identification necessary to meet regulatory requirements is incomplete or missing. | |
|---|---|---|---|---|---|---|---|
| | | | | | RR02 | Debtor name or address does not meet regulatory requirements. | |
| | | | | | RR03 | Creditor name or address does not meet regulatory requirements. | |
| | | | | | RR04 | Other non-compliance with regulatory requirements. | |
| `<AddtlInf>` | 105x | C | Additional information | When return is initiated by STEP2 system (EBAPFRPA), "AS PER YOUR REQUEST" is indicated. <br><br> Mandatory in messages responding to a payment cancellation request (`<Cd>` element of pacs.004 contains "FOCR"). <br> According to SCT Inter-PSP IG: <br> 1. In case of answer to a recall (camt.056) by Originator PSP, code "ATR053/" shall be used followed by reference of camt.056 (element `<CxlId>`); <br> 2. In case of answer to a recall (camt.056) by the Originator or to the Request for Status Update on a Request for a Recall code "ATR072/" shall be used , followed by reference of camt.056 (element `<CxlId>`); | | | |
| `<OrgnlTxRef>` | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, sub-elements should contain an exact copy of elements of the received pacs.008.  Sub-elements are validated only against xml schema. | | | |
| `<IntrBkSttlmDt>` | ISODate | M | Value date | | | | |
| `<SttlmInf>` | Set of elements | M | | | | | |
| `<SttlmMtd>` | Code | M | Settlement method | | | | |
| `<ClrSys>` <br> .... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. | | | |
| `<PmtTpInf>` | Set of elements | M | | | | | |
| `<SvcLvl>` <br> .... | Set of elements | M | Service level | Sub-element structure must be aligned with pacs.008.001.08. | | | |
| `<LclInstrm>` <br> .... | Set of elements | C | User community specific instrument information | Sub-element structure must be aligned with pacs.008.001.08. | | | |

| | | | | |
|---|---|---|---|---|
| └┬ `<CtgyPurp>` <br><br> `....` | Set of elements | C | Category purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ `<RmtInf>` | Set of elements | O | Remittance information | |
| ├─ `<Ustrd>` | 140x | {Or | Unstructured | |
| └┬ `<Strd>` <br> `....` | Set of elements | Or} | Structured | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | |
| └┬ `<Pty>` | Set of elements | M | Party | |
| ├─ `<Nm>` | 70x | O | Name | |
| └┬ `<Id>` | Set of elements | M | Ultimate debtor identification | |
| ┌┬ `<OrgId>` <br> `....` | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<PrvtId>` <br> `....` | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ `<Dbtr>` | Set of elements | M | Debtor | |
| └┬ `<Pty>` | Set of elements | O | Party | |
| ├─ `<Nm>` | 70x | M | Debtor name | |
| ┌┬ `<PstlAdr>` <br> `....` | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<Id>` | Set of elements | O | Debtor identification | |
| ┌┬ `<OrgId>` <br> `....` | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<PrvtId>` <br> `....` | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ `<DbtrAcct>` | Set of elements | M | Debtor account | |
| ┌┬ `<Id>` | Set of elements | M | Debtor account identification | |
| └─ `<IBAN>` | 2!a2!n30x | M | IBAN | |
| └┬ `<Prxy>` <br> `....` | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| └┬ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| ┌┬ `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| └┬ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| ┌┬ `<Cdtr>` | Set of elements | M | Creditor | |
| └┬ `<Pty>` | Set of elements | O | Party | |

| | | | | | |
|---|---|---|---|---|---|
| └─ <Nm> | 70x | M | Creditor name | |
| ┬ <PstlAdr><br>.... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <Id> | Set of elements | O | Creditor identification | |
| ┬ <OrgId><br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <PrvtId><br>.... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┬ <CdtrAcct> | Set of elements | M | Creditor account | |
| ┬ <Id> | Set of elements | M | Creditor account identification | |
| └─ <IBAN> | 2!a2!n30x | M | IBAN | |
| └┬ <Prxy><br>.... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ┬ <UltmtCdtr> | Set of elements | O | Ultimate creditor | |
| └┬ <Pty> | Set of elements | M | Party | |
| ├─ <Nm> | 70x | O | Name | |
| └┬ <Id> | Set of elements | M | Ultimate creditor identification | |
| ┬ <OrgId><br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <PrvtId><br>.... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <Purp> | Set of elements | O | Payment purpose | |
| └─ <Cd> | Code | M | Payment purpose ISO code | |

## 5.3. Status message (pacs.002.001.10)

The status message shall be sent to a participant to inform it of the acceptance or rejection of its submitted message. If the submitted PE or IE type file contains more than one message bulk, the status message is generated for each bulk.

Structure of the message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<Document>` | Set of elements | | | |
| └┬ `<FIToFIPmtStsRpt>` | Set of elements | M | | |
| ┬ `<GrpHdr>` .... | Set of elements | M | Status message bulk information | |
| ┬ `<OrgnlGrpInfAndSts>` .... | Set of elements | M | Status message information | |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| ┬ `<GrpHdr>` | Set of elements | M | Status message bulk information | |
| ├ `<MsgId>` | 35x | M | Status message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| └ `<CreDtTm>` | ISODateTime | M | Date and time of bulk creation | |

Payment status message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| ┬ `<OrgnlGrpInfAndSts>` | Set of elements | M | | |
| ├ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.7 herein. |
| ├ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Only codes "pacs.008", "pacs.004", "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087" are used. |
| ├ `<OrgnlNbOfTxs>` | 15n | M | Number of messages in the original bulk | |

| | | | | |
|---|---|---|---|---|
| — `<OrgnlCtrlSum>` | 18d | M | Total amount of messages in the original bulk | If `<OrgnlMsgNmId>` contains "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| — `<GrpSts>` | Code | M | Bulk status | "RJCT" (rejected), "PART" (partly accepted) and "ACCP" (accepted). |
| ┬ `<StsRsnInf>` | Set of elements | M | Status reason information | |
| ┬ `< Orgtr>` | Set of elements | M | Status originator | |
| └┬ `<Id>` | Set of elements | M | | |
| └┬ `<OrgId>` | Set of elements | M | | |
| └ `<AnyBIC>` | 4!c2!a2!c3!c | M | Status originator BIC | BIC of Latvijas Banka (LACBLV2XXXX). |
| └┬ `<Rsn>` | Set of elements | M | Reason for the bulk status | |
| — `<Cd>` | Code | {Or | Reason for the status (ISO20022 error code) | Only code "ED05" (settlement failed) is allowed. Cannot be used at the same time as `<Prtry>`. |
| └ `<Prtry>` | Code | Or} | Reason for the status (clearing service error code). | Only listed codes are used (Table 2). Cannot be used at the same time as `<Cd>`. |
| ┬ `<NbOfTxsPerSts>` | Set of elements | C | Information on the accepted messages in the bulk | Only to be used, if `<GrpSts>` contains the code "PART". |
| — `<DtldNbOfTxs>` | 15n | C | Number of accepted messages in the bulk | |
| — `<DtldSts>` | Code | C | Message status | Only code "ACCP" is allowed. |
| └ `<DtldCtrlSum>` | 18d | C | Amount of accepted messages in the bulk | |
| ┬ `<NbOfTxsPerSts>` | Set of elements | C | Information on the rejected messages in the bulk | Only to be used, if `<GrpSts>` contains the code "PART". |
| — `<DtldNbOfTxs>` | 15n | C | Number of rejected messages in the bulk | |
| — `<DtldSts>` | Code | C | Message status | Only code "RJCT" is allowed. |
| └ `<DtldCtrlSum>` | 18d | C | Amount of rejected messages in the bulk | |
| └ `<TxInfAndSts>` | Set of elements | C | | Only to be used, if `<GrpSts>` contains the code "PART". |
| — `<StsId>` | 35x | C | Identifier of the message generated by the clearing service | Must be used as specified in Paragraph 4.7 herein. |
| — `<OrgnlInstrId>` | 35x | C | Original instruction identifier | Must be used as specified in Paragraph 4.84.7 herein. |
| — `<OrgnlEndToEndId>` | 35x | C | Original identifierassigned by the debtor | Must be used as specified in Paragraph 4.94.8 herein. |
| — `<OrgnlTxId>` | 35x | C | Original message identifier | Identifier origin specific for each message type (pacs.008 – `<TxId>`, pacs.004 – `<RtrId>`, camt.056 – `<CxlId>`, camt.029 (PE) – `<CxlStsId>`, camt.029 (IE) – `<ModDtls>`/`<ModStsId>`, pacs.028 – `<StsReqId>`, camt.027- `<Case><Id>` , camt.087 – `<Case><Id>`). Must be used as specified in Paragraph 4.84.7 herein. |

| | | | | |
|---|---|---|---|---|
| — `<TxSts>` | Code | C | Message status | Only code "RJCT" is used. |
| ┬ `<StsRsnInf>` | Set of elements | C | Status reason information | |
| ├ `<Orgtr>` | Set of elements | C | Status originator | |
| │ └ `<Id>` | Set of elements | C | | |
| │ ┌ `<OrgId>` | Set of elements | C | | |
| │ └ `<AnyBIC>` | 4!c2!a2!c3!c | C | Status originator BIC | BIC of Latvijas Banka (LACBLV2XXXX). |
| └ `<Rsn>` | Set of elements | C | Reason for the status | |
| ├ `<Cd>` | Code | {Or | Reason for the status (ISO20022 error code) | Only listed codes are allowed (Table 3). Cannot be used at the same time as `<Prtry>` |
| └ `<Prtry>` | Code | Or} | Reason for the status (clearing service error code) | Only listed codes are allowed (Table 4). Cannot be used at the same time as `<Cd>`. |
| └ `<OrgnlTxRef>` | Set of elements | C | Information on the original message | |
| ├ `<IntrBkSttlmAmt>` | 18d EUR | C | Amount | If `<OrgnlMsgNmId>` contains "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| ├ `<IntrBkSttlmDt>` | ISODate | C | Value date | |
| ┬ `<DbtrAgt>` | Set of elements | C | Debtor agent | |
| └ `<FinInstnId>` | Set of elements | C | | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | C | | |
| └ `<CdtrAgt>` | Set of elements | C | Creditor agent | |
| └ `<FinInstnId>` | Set of elements | C | | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | C | | |

5.4.  Moved payment notification message (pacs.002.001.10)

A moved payment notification message is sent by the clearing service to inform a participant that the credit transfer message or payment return message submitted by it is moved to the next clearing cycle. The format of such message is not regulated by SEPA.

Structure of the message

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ `<Document>` | Set of elements | | | |
|   └┬ `<FIToFIPmtStsRpt>` | Set of elements | M | | |
|     ┬ `<GrpHdr>`<br>    .... | Set of elements | M | Status message bulk information | |
|     ┬ `<OrgnlGrpInfAndSts>`<br>    .... | Set of elements | M | Status message information | |

Bulk header

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| ┬ `<GrpHdr>` | Set of elements | M | Bulk information on moved payment notification messages | |
| ├ `<MsgId>` | 35x | M | Bulk identifier of moved payment notification message | Must be used as specified in Paragraph 4.7 herein. |
| └ `<CreDtTm>` | ISODateTime | M | Date and time of bulk creation | |

Moved payment notification message structure

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| ┬ `<OrgnlGrpInfAndSts>` | Set of elements | M | | |
| ├ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| ├ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Only codes "pacs.008", "pacs.004", "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087" are used. ~~are used.~~ |

| | | | | |
|---|---|---|---|---|
| ├─ `<OrgnlNbOfTxs>` | 15n | M | Number of messages in the original bulk | |
| ├─ `<OrgnlCtrlSum>` | 18d | M | Total amount of messages in the original bulk | If `<OrgnlMsgNmId>` contains "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| ├─ `<GrpSts>` | Code | M | Bulk status | Only code "PDNG" is used. |
| ├┬ `<StsRsnInf>` | Set of elements | M | Status reason information | |
| │├┬ `<Orgtr>` | Set of elements | M | Status originator | |
| ││└┬ `<Id>` | Set of elements | M | | |
| ││ └┬ `<OrgId>` | Set of elements | M | | |
| ││  └─ `<AnyBIC>` | 4!c2!a2!c3!c | M | Status originator BIC | BIC of Latvijas Banka (LACBLV2XXXX). |
| │└┬ `<Rsn>` | Set of elements | M | Reason for the bulk status | |
| │ └─ `<Prtry>` | Code | M | Reason for the bulk status (clearing service error code). | Only code "F02" – the payment message has been moved to the next clearing cycle is used. The code is followed by the BIC of the participant whose payment message has been moved to the next clearing cycle due to insufficient funds |
| ├┬ `<NbOfTxsPerSts>` | Set of elements | M | | |
| │├─ `<DtldNbOfTxs>` | 15n | M | Number of messages moved to the next clearing cycle | |
| │├─ `<DtldSts>` | Code | M | Message status | Only code "PDNG" is used. |
| │└─ `<DtldCtrlSum>` | 18d | M | Amount of messages to the next clearing cycle | |
| └┬ `<TxInfAndSts>` | Set of elements | M | Moved message information | |
| ├─ `<StsId>` | 35x | M | Identifier of the message generated by the clearing service | Must be used as specified in Paragraph 4.7 herein. |
| ├─ `<OrgnlInstrId>` | 35x | M | Original instruction identifier | Must be used as specified in Paragraph 4.8 4.7 herein. |
| ├─ `<OrgnlEndToEndId>` | 35x | M | Original identification assigned by the debtor | Must be used as specified in Paragraph 4.9 4.8 herein. |
| ├─ `<OrgnlTxId>` | 35x | M | Original message identifier | Identifier origin specific for each message type (pacs.008-`<TxId>`, pacs.004-`<RtrId>`), camt.056 – `<CxlId>`, camt.029 (PE) – `<CxlStsId>`, camt.029 (IE) – `<ModDtls>`/`<ModStsId>`, pacs.028 – `<StsReqId>`, camt.027 – `<Case><Id>` , camt.087 – `<Case><Id>`). Must be used as specified in Paragraph 4.8 4.7 herein. |
| ├─ `<TxSts>` | Code | M | Message status | Only code "PDNG" is used. |
| ├┬ `<StsRsnInf>` | Set of elements | M | Status reason information | |
| │├┬ `<Orgtr>` | Set of elements | M | Status originator | |
| ││└┬ `<Id>` | Set of elements | M | | |
| ││ └┬ `<OrgId>` | Set of elements | M | | |
| ││  └─ `<AnyBIC>` | 4!c2!a2!c[3!c] | M | Status originator BIC | |
| │└┬ `<Rsn>` | Set of elements | M | Reason for the status | |

| | | | | |
|---|---|---|---|---|
| └ `<Prtry>` | Code | M | Reason for the status (clearing service error code) | Only code "F02" - the payment message has been moved to the next clearing cycle is used. The code is followed by the BIC of the participant whose payment message has been moved to the next clearing cycle due to insufficient funds |
| ┴ `<OrgnlTxRef>` | Set of elements | M | Information on the original message | |
| ├ `<IntrBkSttlmAmt>` | 18d<br>EUR | M | Amount | If `<OrgnlMsgNmId>` contains "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| ├ `<IntrBkSttlmDt>` | ISODate | M | Value date | |
| ┴ `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| ├ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | | |
| ┴ `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| ├ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | | |

5.5. Excluded payment rejection message (pacs.002.001.10)

An excluded payment rejection message shall be sent to inform a clearing service participant that the previously accepted credit transfer message or payment return message submitted by the participant has been rejected as a result of a clearing cycle recalculation or due to the exclusion of a participant or entity reachable via STEP2 from the clearing. The format of such message is not regulated by SEPA.

Structure of the message

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ <Document> | Set of elements | | | |
| └┬ <FIToFIPmtStsRpt> | Set of elements | M | | |
| ┬ <GrpHdr> .... | Set of elements | M | Status message bulk information | |
| ┬ <OrgnlGrpInfAndSts> .... | Set of elements | M | Status message information | |

Bulk header

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| ┬ <GrpHdr> | Set of elements | M | Bulk information | |
| ─ <MsgId> | 35x | M | Bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| └ <CreDtTm> | ISODateTime | M | Date and time of bulk creation | |

Excluded payment rejection message structure

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| ┬ <OrgnlGrpInfAndSts> | Set of elements | M | | |
| ─ <OrgnlMsgId> | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.84.7 herein. |
| ─ <OrgnlMsgNmId> | Code | M | Type of messages in the original bulk | Only codes "pacs.008", "pacs.004", "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087" are used. |
| ─ <OrgnlNbOfTxs> | 15n | M | Number of messages in the original bulk | |

| | | | | |
|---|---|---|---|---|
| ├─ <OrgnlCtrlSum> | 18d | M | Total amount of messages in the original bulk | If <OrgnlMsgNmId> contains "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| ├─ <GrpSts> | Code | M | Bulk status | "RJCT" (rejected), "PART" (partly accepted). |
| ┬ <StsRsnInf> | Set of elements | M | Status reason information | |
| ┬ < Orgtr> | Set of elements | M | Status originator | |
| └ <Id> | Set of elements | M | | |
| ┬ <OrgId> | Set of elements | M | | |
| └ <AnyBIC> | 4!c2!a2!c3!c | M | Status originator BIC | BIC of Latvijas Banka (LACBLV2XXXX) |
| └ <Rsn> | Set of elements | M | Reason for the bulk status | |
| └ <Prtry> | Code | M | Reason for the bulk status (clearing service error code). | Only listed codes are used: <br><br> Code / Explanation <br> U01 / The file sender has been excluded from the clearing. <br> U02 / The creditor agent has been excluded from the clearing. <br> U03 / The payment message has been rejected as a result of recalculating the multilateral net positions. |
| └ <NbOfTxsPerSts> | Set of elements | M | | |
| ├─ <DtldNbOfTxs> | 15n | M | Number of rejected messages in the bulk | |
| ├─ <DtldSts> | Code | M | Message status | Only code "RJCT" is used. |
| └ <DtldCtrlSum> | 18d | M | Amount of rejected messages in the bulk | |
| └ <TxInfAndSts> | Set of elements | M | | |
| ├─ <StsId> | 35x | M | Identifier of the message generated by the clearing service | Must be used as specified in Paragraph 4.7 herein. |
| ├─ <OrgnlInstrId> | 35x | M | Original instruction identifier | Must be used as specified in Paragraph 4.84.7 herein. |
| ├─ <OrgnlEndToEndId> | 35x | M | Original identifierassigned by the debtor | Must be used as specified in Paragraph 4.94.8 herein. |
| ├─ <OrgnlTxId> | 35x | M | Original message identifier | Identifier origin specific for each message type (pacs.008 – <TxId>, pacs.004 – <RtrId>, camt.056 – <CxlId>, camt.029 (PE) – <CxlStsId>, camt.029 (IE) – <ModDtls>/<ModStsId>, pacs.028 – <StsReqId>, camt.027 – <Case><Id> , camt.087 – <Case><Id>). Must be used as specified in Paragraph 4.84.7 herein. |
| ├─ <TxSts> | Code | M | Message status | Only code "RJCT" is used. |
| ┬ <StsRsnInf> | Set of elements | M | Status reason information | |

| | | | | |
|---|---|---|---|---|
| `<StsOrgtr>` | Set of elements | M | Status originator | |
| `<Id>` | Set of elements | M | | |
| `<OrgId>` | Set of elements | M | | |
| `<AnyBIC>` | 4!c2!a2!c3!c | M | Status originator BIC | BIC of Latvijas Banka (LACBLV2XXXX). |
| `<Rsn>` | Set of elements | M | Reason for the status | |
| `<Prtry>` | Code | M | Reason for the status (clearing service error code) | Only listed codes are used:<br><table><tr><td>Code</td><td>Explanation</td></tr><tr><td>U01</td><td>The file sender has been excluded from the clearing.</td></tr><tr><td>U02</td><td>The creditor agent has been excluded from the clearing.</td></tr><tr><td>U03</td><td>The payment message has been rejected as a result of recalculating the multilateral net positions.</td></tr></table> |
| `<OrgnlTxRef>` | Set of elements | M | Information on the original message | |
| `<IntrBkSttlmAmt>` | 18d<br>EUR | M | Amount | If `<OrgnlMsgNmId>` contains "camt.056", "camt.029", "pacs.028", "camt.027" or "camt.087", "0" (zero) shall be used. |
| `<IntrBkSttlmDt>` | ISODate | M | Value date | |
| `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | | |
| `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | | |

5.6. Information message (pacs.002.001.10)

The information message is sent to inform a participant that the previously accepted payment cancellation request message, resolution of investigation (negative response to the cancellation request) message, status request message, claim of non-receipt message, claim for value date correction message or resolution of investigation (response to the investigation request) message submitted by the participant and addressed to a participant of another system cannot be delivered to the addressee since the acceptance of the above message has been rejected by STEP2 or other SEPA payment system. The format of such message is not regulated by SEPA.

Structure of the message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ <Document> | Set of elements | | | |
| └┬ <FIToFIPmtStsRpt> | Set of elements | M | | |
| ┬ <GrpHdr><br>  .... | Set of elements | M | Status message bulk information | |
| ┬ <OrgnlGrpInfAndSts><br>  .... | Set of elements | M | Status message information | |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| ┬ <GrpHdr> | Set of elements | M | Bulk information | |
| ├ <MsgId> | 35x | M | Bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| └ <CreDtTm> | ISODateTime | M | Date and time of bulk creation | |

Information message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<OrgnlGrpInfAndSts>` | Set of elements | M | | |
| `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.84.7 herein. |
| `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Only codes "camt.056", "camt.029", "pacs.028","camt.027" or "camt.087" are used. |
| `<OrgnlNbOfTxs>` | 15n | M | Number of messages in the original bulk | |
| `<GrpSts>` | Code | M | Bulk status | "RJCT" (rejected), "PART" (partly accepted). |
| `<StsRsnInf>` | Set of elements | M | Status reason information | |
| `< Orgtr>` | Set of elements | M | Status originator | |
| `<Id>` | Set of elements | M | | |
| `<OrgId>` | Set of elements | M | | |
| `<AnyBIC>` | 4!c2!a2!c[3!c] | M | Status originator BIC | BIC of STEP2 or another SEPA payment system. |
| `<Rsn>` | Set of elements | M | Reason for the bulk status | |
| `<Prtry>` | Code | M | Reason code for the bulk status (clearing service error code) | Only code "XT99" is used. |
| `<NbOfTxsPerSts>` | Set of elements | M | | |
| `<DtldNbOfTxs>` | 15n | M | Number of rejected messages in the bulk | |
| `<DtldSts>` | Code | M | Message status | Only code "RJCT" is used. |
| `<DtldCtrlSum>` | 18d | M | Amount of rejected messages in the bulk | |
| `<TxInfAndSts>` | Set of elements | M | | |
| `<StsId>` | 35x | M | Identifier of the message generated by the clearing service | Must be used as specified in Paragraph 4.7 herein. |
| `<OrgnlTxId>` | 35x | M | Original message identifier | Identifier origin specific for each message type (camt.056 – <CxlId>,camt.029 (PE) – <CxlStsId>, camt.029 (IE) - <ModDtls>/<ModStsId>, pacs.028 – <StsReqId>, camt.027-<Case><Id> , camt.087-<Case><Id>). Must be used as specified in Paragraph 4.84.7 herein. |
| `<TxSts>` | Code | M | Message status | Only code "RJCT" is used. |
| `<StsRsnInf>` | Set of elements | M | Status reason information | |
| `<StsOrgtr>` | Set of elements | M | Status originator | |
| `<Id>` | Set of elements | M | | |

| | | | | |
|---|---|---|---|---|
| └ <OrgId> | Set of elements | M | | |
| └ <AnyBIC> | 4!c2!a2!c[3!c] | M | Status originator BIC | BIC of STEP2 or another SEPA payment system. |
| └ <Rsn> | Set of elements | M | Reason for the status | |
| └ <Prtry> | Code | M | Reason code for the status (clearing service error code) | Only code "XT99" is used. |
| └ <OrgnlTxRef> | Set of elements | M | Information on the original message | |
| ├ <IntrBkSttlmAmt> | 18d<br>EUR | M | Amount | |
| ├ <IntrBkSttlmDt> | ISODate | M | Value date | |
| ├ <DbtrAgt> | Set of elements | M | Debtor agent | |
| └ <FinInstnId> | Set of elements | M | | |
| └ <BICFI> | 4!c2!a2!c[3!c] | M | | |
| └ <CdtrAgt> | Set of elements | M | Creditor agent | |
| └ <FinInstnId> | Set of elements | M | | |
| └ <BICFI> | 4!c2!a2!c[3!c] | M | | |

## 5.7. Payment cancellation request message (camt.056.001.08)

A payment cancellation request message shall be sent to inform a participant about a request to return a previously settled credit transfer, indicating the relevant details in the message. According to the SEPA Credit Transfer Scheme Rulebook, a payment cancellation request message may be submitted to the clearing service within ten business days following the settlement day of credit transfer where it is initiated by the debtor agent (except when payment cancellation request is initiated due to fraudulently inititated credit transfer, in which case a payment cancellation request message may be submitted to the clearing service within 13 months following the settlement day) and within 13 months where it is initiated by the debtor. A response to the received payment cancellation request, according to the rules stipulated in the SEPA Credit Transfer Scheme Rulebook, shall be sent no later than within fifteen business days, by sending a payment return message or a resolution of investigation (negative response to the cancellation request) message. The clearing service does not check whether submission deadline is met.

Structure of the message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ <Document> | Set of elements | | | |
| └─ <FIToFIPmtCxlReq> | Set of elements | M | | |
| └─ <Assgnmt> .... | Set of elements | M | Bulk header | |
| └─ <CtrlData> .... | Set of elements | M | Control data | |
| └─ <Undrlyg> .... | Set of elements | M | Cancellation request message information | Multiple occurrences of the element are allowed. |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ <Assgnmt> | Set of elements | M | | One occurrence of the element is allowed. |
| ├─ <Id> | 35x | M | Payment cancellation request message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| └─ <Assgnr> | Set of elements | M | Instructing agent of payment cancellation request message bulk | The files to be sent to the clearing service shall contain the BIC of the bulk sender; the files generated by the clearing service the BIC of Latvijas Banka (LACBLV2XXXX) is indicated. |

| | | | | |
|---|---|---|---|---|
| └ `<Agt>` | Set of elements | M | | |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | BIC | |
| `<Assgne>` | Set of elements | M | Payment cancellation request message bulk recipient | The files to be sent to the clearing service shall contain the BIC of Latvijas Banka (LACBLV2XXXX); the files received from the clearing indicate the BIC of the bulk recipient. |
| └ `<Agt>` | Set of elements | M | | |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | BIC | |
| └ `<CreDtTm>` | ISODateTime | M | Date and time of bulk creation | |

Control data

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<CtrlData>` | Set of elements | M | | One occurrence of the element is allowed. |
| └ `<NbOfTxs>` | 15n | M | Total number of payment cancellations | |

Payment cancellation request message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<Undrlyg>` | Set of elements | M | Copy of the message to be requested for cancellation | Multiple occurrences of the element are allowed. |
| └ `<TxInf>` | Set of elements | M | Message information | |
| ├ `<CxlId>` | 35x | M | Payment cancellation request message identifier | Must be used as specified in Paragraph 4.7 herein. |
| ┌ `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| ├ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| └ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Must begin with ~~Only code~~ "pacs.008~~.001.08" or "pacs.008.001.02" is allowed~~. The addition of a variant number and version number is optional |
| ├ `<OrgnlInstrId>` | 35x | O | Original instruction identifier | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| ├ `<OrgnlEndToEndId>` | 35x | M | Original identifierassigned by the debtor | Must be used as specified in Paragraph ~~4.9~~4.8 herein. |

| | | | | |
|---|---|---|---|---|
| — `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph 4.84.7 herein. |
| —`<OrgnlIntrBk SttlmAmt>` | 18d EUR | M | Amount of the original message | |
| —`<OrgnlIntrBk SttlmDt>` | ISODate | M | Value date of the original message | |
| `<Assgnr>` | Set of elements | C | Instructing agent of payment cancellation request message | Not allowed to be used in the files to be sent to the clearing service. The files generated by the clearing service indicate the entity submitting this instruction to the clearing service. |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c | M | BIC | |
| `<CxlRsnInf>` | Set of elements | M | Cancellation request reason information | |
| `<Orgtr>` | Set of elements | M | Party originating the request for cancellation | |
| `<Nm>` | 70x | {Or | Name of the party originating the request for cancellation where its is a customer | Cannot be used at the same time as `<Id>`. Must be indicated if `<Cd>` contains value "CUST", "AM09" or "AC03". |
| `<Id>` | Set of elements | Or} | Party originating the request for cancellationwhere it is a debtor agent | Cannot be used at the same time as `<Nm>`. |
| `<OrgId>` | Set of elements | M | | |
| `<AnyBIC>` | 4!c2!a2!c[3!c] | M | The BIC of the party originating the request for cancellation | |
| `<Rsn>` | Set of elements | M | Cancellation request reason information | |
| `<Cd>` | Code | M | Cancellation reason ISO code | Cancellation is initiated by the debtor agent |

| | | | | | |
|---|---|---|---|---|---|
| | | | | TECH | Erroneous payment due to technical issues. |
| | | | | FRAD | Fraudulent originated payment. |
| | | | | DUPL | Duplicated message. |
| | | | | Cancellation is initiated by the debtor | |
| | | | | AM09 | Wrong amount. |
| | | | | AC03 | Wrong IBAN. |
| | | | | CUST | Customer initiated request. |
| | | | | Only listed codes are allowed: | |
| `<AddtlInf>` | 105x | C | Additional Information | Only allowed when `<Cd>` contains value: | |

| | | | | | |
|---|---|---|---|---|---|
| | | | | | 1) "AM09", "AC03" or "CUST" where initiated by the debtor ;<br>2) "FRAD" where initiated by the debtor agent,. |
| `<OrgnlTxRef>` | | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, `<OrgnlTxRef>` sub-elements should contain an exact copy of elements of the received pacs.008. Sub-elements are validated only against xml schema. |
| | `<SttlmInf>` | Set of elements | M | | |
| | `<SttlmMtd>` | Code | M | Settlement method | |
| | `<ClrSys>`<br>.... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<PmtTpInf>` | Set of elements | M | | |
| | `<SvcLvl>`<br>.... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<LclInstrm>`<br>.... | Set of elements | C | User community specific instrument information | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<CtgyPurp>`<br>.... | Set of elements | C | Category purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<RmtInf>` | Set of elements | O | Remittance information | |
| | `<Ustrd>` | 140x | {Or | Unstructured | Cannot be used at the same time as `<Strd>`. |
| | `<Strd>`<br>.... | Set of elements | Or} | Structured | Cannot be used at the same time as `<Ustrd>`. Only one element occurrence is allowed with a maximum of 140 characters. Sub-element structure must be aligned with pacs.008.001.08. |
| | `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | |
| | `<Pty>` | Set of elements | M | Party | |
| | `<Nm>` | 70x | O | Name | |
| | `<Id>` | Set of elements | M | Ultimate debtor identification | |
| | `<OrgId>`<br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<PrvtId>`<br>.... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<Dbtr>` | Set of elements | M | Debtor | |
| | `<Pty>` | Set of elements | M | Party | |
| | `<Nm>` | 70x | M | Debtor name | |
| | `<PstlAdr>`<br>.... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| | `<Id>` | Set of elements | O | Debtor identification | |
| | `<OrgId>`<br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| ⌐┬ `<PrvtId>`<br>.... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐┬ `<DbtrAcct>` | Set of elements | M | Debtor account | |
| ⌐┬ `<Id>` | Set of elements | M | Debtor account identification | |
| └ `<IBAN>` | 2!a2!n30x | M | IBAN | |
| └┬ `<Prxy>`<br>.... | Set of elements | M | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐┬ `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| └┬ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| ⌐┬ `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| └┬ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| ⌐┬ `<Cdtr>` | Set of elements | M | Creditor | |
| └┬ `<Pty>` | Set of elements | M | Party | |
| ─ `<Nm>` | 70x | M | Creditor name | |
| ⌐┬ `<PstlAdr>`<br>.... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<Id>` | Set of elements | O | Creditor identification | |
| ⌐┬ `<OrgId>`<br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<PrvtId>`<br>.... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐┬ `<CdtrAcct>` | Set of elements | M | Creditor account | |
| ⌐┬ `<Id>` | Set of elements | M | Creditor account identification | |
| └ `<IBAN>` | 2!a2!n30x | M | IBAN | |
| └┬ `<Prxy>`<br>.... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐┬ `<UltmtCdtr>` | Set of elements | O | Ultimate creditor | |
| └┬ `<Pty>` | Set of elements | M | Party | |
| ─ `<Nm>` | 70x | O | Name | |
| └┬ `<Id>` | Set of elements | M | Ultimate creditor identification | |
| ⌐┬ `<OrgId>`<br>.... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| └┬ `<PrvtId>` <br> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ `<Purp>` | Set of elements | O | Payment purpose | |
| └── `<Cd>` | Set of elements | M | Payment purpose ISO code | |

5.8.  Resolution of investigation (negative response to the cancellation request) message (camt.029.001.09, camt.029 (PE))

Resolution of investigation (negative response to the cancellation request) message shall be sent to inform a participant that the requested return of the credit transfer is not possible.

Structure of the message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<Document>` | Set of elements | | | |
| └┬ `<RsltnOfInvstgtn>` | Set of elements | M | | |
| └┬ `<Assgnmt>` <br> .... | Set of elements | M | Resolution of investigation message bulk information | |
| └┬ `<Sts>` <br> .... | Set of elements | M | Status | |
| └┬ `<CxlDtls>` <br> .... | | M | Message information | |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<Assgnmt>` | Set of elements | M | | One occurrence of the element is allowed. |
| ├─ `<Id>` | 35x | M | Resolution of investigation (negative response to the cancellation request) message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| └┬ `<Assgnr>` | Set of elements | M | Instructing agent of resolution of investigation (negative response to the cancellation request) message bulk | The files to be sent to the clearing service shall contain the BIC of the bulk sender; the files generated by the clearing service contain the BIC of Latvijas Banka (LACBLV2XXXX). |
| └┬ `<Agt>` | Set of elements | M | | |
| └┬ `<FinInstnId>` | Set of elements | M | | |

| | | | | |
|---|---|---|---|---|
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| ┬─ `<Assgne>` | Set of elements | M | Rresolution of investigation (negative response to the cancellation request) message bulk recipient | The files to be sent to the clearing service shall contain the BIC of Latvijas Banka (LACBLV2XXXX); the files generated by the clearing service contain the BIC of the bulk recipient. |
| └┬ `<Agt>` | Set of elements | M | | |
| └┬ `<FinInstnId>` | Set of elements | M | | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| └─ `<CreDtTm>` | ISODateTime | M | Date and time of bulk creation | |

Status data

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<Sts>` | Set of elements | M | | One occurrence of the element is allowed. |
| └─ `<Conf>` | Code | M | Resolution of investigation status code | Only code "RJCR" is allowed. |

Resolution of investigation (negative response to the cancellation request) message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<CxlDtls>` | Set of elements | M | Resolution of investigation (negative response to the cancellation request) message information | One occurrence of the element is allowed. |
| └┬ `<TxInfAndSts>` | Set of elements | M | Message information | |
| ├─ `<CxlStsId>` | 35x | M | Resolution of investigation (negative response to the cancellation request) message identifier | Must be used as specified in Paragraph 4.7 herein. |
| └┬ `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| ├─ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.84.7 herein. |
| └─ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Only codeMust begin with "pacs.008.001.08" or "pacs.008.001.02" is allowed. The addition of a variant number and version number is optional. |
| ├─ `<OrgnlInstrId>` | 35x | O | Original instruction identifier | Must be used as specified in Paragraph 4.84.7 herein. |

| | `<OrgnlEndToEndId>` | 35x | M | Original identifierassigned by the debtor | Must be used as specified in Paragraph 4.94.8 herein. |
|---|---|---|---|---|---|
| | `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph 4.84.7 herein. |
| | `<TxCxlSts>` | Code | M | Message cancellation status | Only code "RJCR" is allowed. |
| | `<CxlStsRsnInf>` | Set of elements | M | Cancellation reason information | |
| | `<Orgtr>` | Set of elements | M | Cancellation request originator | |
| | `<Nm>` | 70x | {Or | Where the originator is a debtor, the name of the debtor originating the cancellation request | Cannot be used at the same time as `<Id>`. |
| | `<Id>` | Set of elements | Or} | Where the originator is a debtor agent, identifier of the debtor agent originating the cancellation request | Cannot be used at the same time as `<Nm>`. |
| | `<OrgId>` | Set of elements | M | | |
| | `<AnyBIC>` | 4!c2!a2!c[3!c] | M | BIC of the cancellation request originator | |
| | `<Rsn>` | Set of elements | M | Cancellation reason information | |
| | `<Cd>` | Code | M | Cancellation reason code | Only listed codes are allowed: |

Table under `<Cd>`:

| Code | Explanation |
|---|---|
| CUST | Beneficiary's Refusal. |
| LEGL | Legal restrictions. |
| AC04 | Account is closed. |
| AM04 | Insufficient funds on the account. |
| ARDT | The message has already been returned. |
| NOAS | No response from beneficiary. |
| NOOR | The original payment message has not been received. |

| | `<AddtlInf>` | 105x | M | Additional information | Multiple occurrences of the element are allowed when the following conditions are met: 1. If used as a negative response to a cancellation request initiated by the the debtor agent, first occurrence is mandatory and must start with the code "ATR053/", followed by the payment cancellation request message identifier (field <CxlId>) indicated in camt.056. Additionally: 1.1. when "LEGL" is indicated in field `<Cd>`, two further occurrences are allowed to specify the reason of the negative response. Both occurrences shall start with the code "ATR057/"; 1.2. When reason code was "FRAD" in the camt.056, then up to ten further optional occurrences are allowed, all starting with the |
|---|---|---|---|---|---|

| | | | | |
|---|---|---|---|---|
| | | | | code "FRAD/" followed by all information available to file a legal claim to recover the funds.<br><br>2. If used as a negative response to a cancellation request initiated by the the debtor, first occurrence is mandatory and must start with the code "AT072/", followed by the payment cancellation request message identifier (field <CxlId>) indicated in camt.056. Additionally, when reason code was "AC03" in the camt.056, up to ten further optional occurrences are allowed, all starting with the code "AT078/" followed by all information available to file a legal claim to recover the funds transferred to a wrong account number. |
| <Assgnr> | Set of elements | C | Instructing agent of resolution of investigation (negative response to the cancellation request) message | Not allowed to be used in the files to be sent to the clearing service. The files generated by the clearing service indicate the entity originating the resolution of investigation (negative response to the cancellation request) message to the clearing service (where such information is available). |
| <Agt> | Set of elements | M | | |
| <FinInstnId> | Set of elements | M | | |
| <BICFI> | 4!c2!a2!c | M | BIC | |
| <OrgnlTxRef> | | M | Information on the original message | According to SCT Inter-PSP IG, <OrgnlTxRef> sub-elements should contain an exact copy of elements of the received pacs.008.   Sub-elements are validated only against xml schema. |
| <IntrBkSttlmAmt> | 18d<br>EUR | M | Amount of the original message | |
| <IntrBkSttlmDt> | ISODate | M | Value date of the original message | |
| <SttlmInf> | Set of elements | M | | |
| <SttlmMtd> | Code | M | Settlement method | |
| <ClrSys><br>.... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. |
| <PmtTpInf> | Set of elements | M | | |
| <SvcLvl><br>.... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. |
| <LclInstrm><br>.... | Set of elements | C | User community specific instrument information | Sub-element structure must be aligned with pacs.008.001.08. |
| <CtgyPurp><br>.... | Set of elements | C | Category purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| <RmtInf> | Set of elements | O | Remittance information | |
| <Ustrd> | 140x | {Or | Unstructured | |
| <Strd> | Set of elements | Or} | Structured | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| .... | | | | |
| <UltmtDbtr> | Set of elements | O | Ultimate debtor | |
| <Pty> | Set of elements | M | Party | |
| <Nm> | 70x | O | Name | |
| <Id> | Set of elements | M | Ultimate debtor identification | |
| <OrgId> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| <PrvtId> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| <Dbtr> | Set of elements | M | Debtor | |
| <Pty> | Set of elements | O | Party | |
| <Nm> | 70x | M | Debtor name | |
| <PstlAdr> .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| <Id> | Set of elements | O | Debtor identification | |
| <OrgId> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| <PrvtId> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| <DbtrAcct> | Set of elements | M | Debtor account | |
| <Id> | Set of elements | M | Debtor account identification | |
| <IBAN> | 2!a2!n30x | M | IBAN | |
| <Prxy> .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| <DbtrAgt> | Set of elements | M | Debtor agent | |
| <FinInstnId> | Set of elements | M | Financial institution identification | |
| <BICFI> | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| <CdtrAgt> | Set of elements | M | Creditor agent | |
| <FinInstnId> | Set of elements | M | Financial institution identification | |
| <BICFI> | 4!c2!a2!c[3!c] | M | BIC | The specified BIC shall be reachable according to the routing table. |
| <Cdtr> | Set of elements | M | Creditor | |
| <Pty> | Set of elements | M | Party | |
| <Nm> | 70x | M | Creditor name | |
| <PstlAdr> .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| <Id> | Set of elements | O | Creditor identification | |
| <OrgId> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| ⌐ `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐ `<CdtrAcct>` | Set of elements | M | Creditor account | |
| ⌐ `<Id>` | Set of elements | M | Creditor account identification | |
| └ `<IBAN>` | 2!a2!n30x | M | IBAN | |
| ⌐ `<Prxy>` .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐ `<UltmtCdtr>` | Set of elements | O | Ultimate creditor | |
| ⌐ `<Pty>` | Set of elements | M | Party | |
| ⌐ `<Nm>` | 70x | O | Name | |
| ⌐ `<Id>` | Set of elements | M | Ultimate creditor identification | |
| ⌐ `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐ `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ⌐ `<Purp>` | Set of elements | O | Payment purpose | |
| └ `<Cd>` | Set of elements | M | Payment purpose ISO code | |

5.9.  Status request message (pacs.028.001.03)

According to the SEPA Credit Transfer Scheme Rulebook, status request message may be sent to inquire about the status of a payment cancellation request (camt.056) where no response has been received within fifteen business days or to inquire about the status of a claim of non-receipt (camt.027) or a claim for value date correction (camt.087), where no response has been received within ten business days. The clearing service does not check whether submission deadline is met.

Structure of the message

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ `<Document>` | Set of elements | | | |
| └┬ `<FIToFIPmtStsReq>` | Set of elements | M | | |
| ├┬ `<GrpHdr>` <br> .... | Set of elements | M | Bulk information | |
| ├┬ `<OrgnlGrpInf>` <br> .... | Set of elements | C | Information on the original bulk | Cannot be used at the same time as `<TxInf>`/ `<OrgnlGrpInf>`. |
| └┬ `<TxInf>` <br> .... | Set of elements | M | Message information | Multiple occurrences of the element are allowed. |

Bulk header

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| └┬ `<GrpHdr>` | Set of elements | M | Bulk information | One occurrence of the element is allowed. |
| ├ `<MsgId>` | 35x | M | Bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| ├ `<CreDtTm>` | ISODateTime | M | Date and time of bulk creation | |
| ├┬ `<InstgAgt>` | Set of elements | C | Bulk sender | Must be indicated in the files to be sent to the clearing service. Is not used in files generated by the clearing service. |
| ├┬ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk sender | |
| └┬ `<InstdAgt>` | Set of elements | C | Bulk recipient | Used in the files generated by the clearing service. Not allowed in the files to be sent to the clearing service. |
| └┬ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | The BIC of the bulk recipient | |

Information on the original bulk

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<OrgnlGrpInf>` | Set of elements | C | Information on the original bulk | Must be indicated if the status request message (pacs.028) is sent to inquire about the status of a payment cancellation request (camt.056). Cannot be used at the same time as `<TxInf>`/`<OrgnlGrpInf>`. One occurrence of the element is allowed. |
| `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | ~~Only code~~Must begin with "camt.056~~.001.02"~~ ~~or "camt.056.001.08"~~ ~~is allowed~~. The addition of a variant number and version number is optional. |

Status request message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<TxInf>` | Set of elements | M | Message information | Multiple occurrences of the element are allowed. |
| `<StsReqId>` | 35x | M | Status request message identifier | Must be used as specified in Paragraph 4.7 herein. |
| `<OrgnlGrpInf>` | Set of elements | C | Information on the original bulk | Must be indicated if the status request message (pacs.028) is sent to inquire about the status of a claim of non-receipt (camt.027) or a claim for value date correction (camt.087). Cannot be used at the same time as `<FIToFIPmtStsReq>`/`<OrgnlGrpInf>`. |
| `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | ~~Only code~~Must begin with "camt.027~~.001.06"~~, ~~"camt.027.001.07",~~ or "camt.087~~.001.05"~~ ~~or "camt.087.001.06 "is allowed~~. |
| `<OrgnlInstrId>` | 35x | M | Identifier of the original request message | Identifier origin specific for each message type (camt.056 – `<CxlId>`, camt.027 - `<Case><Id>`, camt.087 - `<Case><Id>`). Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| `<OrgnlEndToEndId>` | 35x | M | Original identifier assigned by the debtor | Must be used as specified in Paragraph ~~4.9~~4.8 herein. |
| `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |

| `<OrgnlTxRef>` | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, sub-elements should contain an exact copy of elements of the received pacs.008. Sub-elements are validated only against xml schema. |
|---|---|---|---|---|
| `<IntrBkSttlmAmt>` | 18d EUR | O | Amount of the original message | |
| `<IntrBkSttlmDt>` | ISODate | M | Date of the original message | |
| `<SttlmInf>` | Set of elements | M | | |
| `<SttlmMtd>` | Code | M | Settlement method | |
| `<ClrSys>` .... | Set of elements | M | | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PmtTpInf>` | Set of elements | M | Payment type information | |
| `<SvcLvl>` .... | Set of elements | M | Service level | Sub-element structure must be aligned with pacs.008.001.08. |
| `<LclInstrm>` .... | Set of elements | C | User community specific instrument information | Sub-element structure must be aligned with pacs.008.001.08. |
| `<CtgyPurp>` .... | Set of elements | C | Category purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| `<RmtInf>` | Set of elements | O | Remittance information | |
| `<Ustrd>` | 140x | {Or | Unstructured | |
| `<Strd>` .... | Set of elements | Or} | Structured | Sub-element structure must be aligned with pacs.008.001.08. |
| `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | |
| `<Pty>` | Set of elements | M | Party | |
| `<Nm>` | 70x | O | Ultimate debtor's name | |
| `<Id>` | Set of elements | M | Ultimate debtor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Dbtr>` | Set of elements | M | Debtor | |
| `<Pty>` | Set of elements | O | Party | |
| `<Nm>` | 70x | M | Debtor name | |
| `<PstlAdr>` .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Id>` | Set of elements | O | Debtor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| .... | | | | |
| `<DbtrAcct>` | Set of elements | M | Debtor account | |
| `<Id>` | Set of elements | M | Debtor account identification | |
| `<IBAN>` | 2!a2!n30x | M | IBAN | |
| `<Prxy>` .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| `<Cdtr>` | Set of elements | M | Creditor | |
| `<Pty>` | Set of elements | O | Party | |
| `<Nm>` | 70x | M | Creditor name | |
| `<PstlAdr>` .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Id>` | Set of elements | O | Creditor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<CdtrAcct>` | Set of elements | M | Creditor account | |
| `<Id>` | Set of elements | M | Creditor account identification | |
| `<IBAN>` | 2!a2!n30x | M | IBAN | |
| `<Prxy>` .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| `<UltmtCdtr>` | Set of elements | O | Ultimate creditor | |
| `<Pty>` | Set of elements | M | Party | |
| `<Nm>` | 70x | O | Ultimate creditor's name | |
| `<Id>` | Set of elements | M | Ultimate creditor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Purp>` | Set of elements | O | Payment purpose | |
| `<Cd>` | Code | M | Payment purpose ISO code | |

5.10. Resolution of investigation (response to the investigation request) message (camt.029.001.09, camt.029 (IE))

Resolution of investigation (response to the investigation request) message shall be sent to inform about the results of investigation conducted in accordance with the claim of non-receipt message or claim for value date correction message. According to the SEPA Credit Transfer Scheme Rulebook, a resolution of investigation message shall be submitted to the clearing service within ten business days following the receipt of claim of non-receipt message or claim for value date correction message. Clearing service does not check whether submission deadline is met.

Message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ \<Document\> | Set of elements | | | |
| └─ \<RsltnOfInvstgtn\> | Set of elements | M | Resolution of investigation (response to the investigation request) message | |
| ┬ \<Assgnmt\> .... | Set of elements | M | Resolution of investigation (response to the investigation request) message bulk information | One occurrence of the element is allowed. |
| ┬ \<RslvdCase\> .... | Set of elements | M | Information on the original investigation request message | One occurrence of the element is allowed. |
| ┬ \<Sts\> .... | Set of elements | M | Information on the results of the investigation | One occurrence of the element is allowed. |
| ┬ \<ModDtls\> .... | Set of elements | M | Details of the underlying message being modified | One occurrence of the element is allowed. |
| ┬ \<ClmNonRctDtls\> .... | Set of elements | C | Details of the underlying message for which a claim of non-receipt has been initiated | One occurrence of the element is allowed. |
| ┬ \<RsltnRltdInf\> | Set of elements | C | Resolution related information | One occurrence of the element is allowed. |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<Assgnmt>` | Set of elements | M | | Space is not allowed |
| ├ `<Id>` | 35x | M | Resolution of investigation (response to the investigation request) message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| ├ `<Assgnr>` | Set of elements | M | Instructing agent of Resolution of investigation (response to the investigation request) message bulk | The files to be sent to the clearing service shall contain the BIC of the file sender; the files generated by the clearing service contain the BIC of Latvijas Banka (LACBLV2XXXX). |
| └ `<Agt>` | Set of elements | M | | |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | BIC | |
| ├ `<Assgne>` | Set of elements | M | Resolution of investigation (response to the investigation request) message bulk recipient | The files to be sent to the clearing service shall contain the BIC of Latvijas Banka (LACBLV2XXXX); the files generated by the clearing service contain the BIC of the file recipient. |
| └ `<Agt>` | Set of elements | M | | |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c | M | BIC | |
| └ `<CreDtTm>` | ISODateTime | M | Date and time when the bulk was created | |

Structure of the information on the original investigation request message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<RslvdCase>` | Set of elements | M | | |
| ├ `<Id>` | 35x | M | Original investigation message identifier | Must be used as specified in Paragraph 4.7 herein. |
| └ `<Cretr>` | Set of elements | M | Debtor agent of the initial payment message | |
| └ `<Agt>` | Set of elements | M | | |
| └ `<FinInstnId>` | Set of elements | M | | |
| └ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |

Structure of the information on the results of the investigation

| Element | Format or data type | Sta-tus | Description | Notes | | |
|---|---|---|---|---|---|---|
| └ `<Sts>` | Set of elements | M | Status | | | |
| └ `<Conf>` | Code | M | Resolution of investigation status code | Only the listed codes are allowed: | | |
| | | | | ACNR | Claim of non-receipt is accepted. Payment has been credited to the beneficiary's account. | |
| | | | | RJNR | Claim of non-receipt is rejected. | |
| | | | | ACVA | Claim for value date correction is accepted. Value date will be corrected as per the request. | |
| | | | | RJVA | Claim for value date correction is rejected, value date of the payment message does not match criteria set in the SEPA Credit Transfer Scheme Rulebook. | |
| | | | | CVAA | Claim for value date correction is rejected, the payment has been credited to the beneficiary's account on the value date indicated in the payment message. | |
| | | | | MODI | Claim for value date correction is executed. | |

Structure of the details of the underlying message being modified

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └ `<ModDtls>` | Set of elements | M | | |
| ├ `<ModStsId>` | 35x | M | Modification status identifier | Must be used as specified in Paragraph 4.7 herein. |
| ├ `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| ├ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| └ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Must begin with ~~Only code~~ "pacs.008~~.001.08~~"~~ or "pacs.008.001.02" is allowed~~. The addition of a variant number and version number is optional |
| ├ `<OrgnlInstrId>` | 35x | C | Original instruction identifier | Cannot be used if value of `<Conf>` is "RJNR". Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| ├ `<OrgnlEndToEndId>` | 35x | C | Original identifier assigned by the debtor | Mandatory if value of `<Conf>` is "ACNR", "RJVA", "CVAA", "ACVA", "MODI". Cannot be used if value of `<Conf>` is "RJNR". Must be used as specified in Paragraph ~~4.9~~4.8 herein. |
| ├ `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |

| | | | | |
|---|---|---|---|---|
| └┬ `<OrgnlTxRef>` | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, sub-elements should contain an exact copy of elements of the received pacs.008 except when value of `<Conf>` is "RJNR". Then only `<DbtrAgt>` and `<CdtrAgt>` should be present. Sub-elements are validated only against xml schema. |
| ├─ `<IntrBkSttlmAmt>` | 18d EUR | C | Amount of the original message | Cannot be used if value of `<Conf>` is "RJNR". |
| ├─ `<IntrBkSttlmDt>` | ISODate | C | Value date of the original message | Cannot be used if value of `<Conf>` is "RJNR". |
| ├┬ `<SttlmInf>` | Set of elements | C | | Cannot be used if value of `<Conf>` is "RJNR". |
| │├─ `<SttlmMtd>` | Code | C | Settlement method | |
| │└┬ `<ClrSys>` .... | Set of elements | C | | Element structure must be aligned with pacs.008.001.08. |
| ├┬ `<PmtTpInf>` | Set of elements | C | Payment type information | Cannot be used if `<Conf>` has value "RJNR". |
| │├┬ `<SvcLvl>` .... | Set of elements | C | | Element structure must be aligned with pacs.008.001.08. |
| │├┬ `<LclInstrm>` .... | Set of elements | C | Local Instrument | Element structure must be aligned with pacs.008.001.08. |
| │└┬ `<CtgyPurp>` .... | Set of elements | C | Category purpose | Element structure must be aligned with pacs.008.001.08. |
| ├┬ `<RmtInf>` | Set of elements | O | Remittance Information | Cannot be used if value of `<Conf>` is "RJNR". |
| │├─ `<Ustrd>` | 140x | {Or | Unstructured | |
| │└┬ `<Strd>` .... | Set of elements | Or} | Structured | Element structure must be aligned with pacs.008.001.08. |
| ├┬ `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | Cannot be used if value of `<Conf>` is "RJNR". |
| │└┬ `<Pty>` | Set of elements | M | Party | |
| │├─ `<Nm>` | 70x | O | Name | |
| │└┬ `<Id>` | Set of elements | M | Ultimate debtor identification | |
| │├┬ `<OrgId>` .... | Set of elements | {Or | Organisation identification | Element structure must be aligned with pacs.008.001.08. |
| │└┬ `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Element structure must be aligned with pacs.008.001.08. |
| ├┬ `<Dbtr>` | Set of elements | C | Debtor | Cannot be used if value of `<Conf>` is "RJNR". |
| │└┬ `<Pty>` | Set of elements | C | Party | |
| │├─ `<Nm>` | 70x | C | Debtor name | |
| │├┬ `<PstlAdr>` .... | Set of elements | O | Address | Element structure must be aligned with pacs.008.001.08. |
| │└┬ `<Id>` | Set of elements | O | Debtor identification | |
| │├┬ `<OrgId>` .... | Set of elements | {Or | Organisation identification | Element structure must be aligned with pacs.008.001.08. |

| | | | | | |
|---|---|---|---|---|---|
| ┗┳ `<PrvtId>` <br> .... | Set of elements | Or} | Natural person identification | Element structure must be aligned with pacs.008.001.08. |
| ┌┳ `<DbtrAcct>` | Set of elements | C | Debtor account | Cannot be used if value of `<Conf>` is "RJNR". |
| │┌┳ `<Id>` | Set of elements | C | Debtor account identification | |
| │└─ `<IBAN>` | 2!a2!n30x | C | IBAN | |
| ┗┳ `<Prxy>` <br> .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┳ `<DbtrAgt>` | Set of elements | C | Debtor agent | Only BIC is allowed. Mandatory if value of `<Conf>` is "RJNR". |
| ┗┳ `<FinInstnId>` | Set of elements | C | Financial institution identification | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | C | BIC | BIC should be available in a routing table. |
| ┌┳ `<CdtrAgt>` | Set of elements | C | Creditor agent | Only BIC is allowed. Mandatory if value `<Conf>` is "RJNR". |
| ┗┳ `<FinInstnId>` | Set of elements | C | Financial institution identification | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | C | BIC | BIC should be available in a routing table. |
| ┌┳ `<Cdtr>` | Set of elements | C | Creditor | Cannot be used if value of `<Conf>` is "RJNR". |
| ┗┳ `<Pty>` | Set of elements | C | Party | |
| ┝─ `<Nm>` | 70x | C | Creditor name | |
| ┌┳ `<PstlAdr>` <br> .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| ┗┳ `<Id>` | Set of elements | O | Creditor identification | |
| ┌┳ `<OrgId>` <br> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┗┳ `<PrvtId>` <br> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┳ `<CdtrAcct>` | Set of elements | C | Creditor account | Cannot be used if value of `<Conf>` is "RJNR". |
| │┌┳ `<Id>` | Set of elements | C | Creditor account identification | |
| │└─ `<IBAN>` | 2!a2!n30x | C | IBAN | |
| ┗┳ `<Prxy>` <br> .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┳ `<UltmtCdtr>` | Set of elements | C | Ultimate creditor | Cannot be used if value of `<Conf>` is "RJNR". |
| ┗┳ `<Pty>` | Set of elements | M | Party | |
| ┝─ `<Nm>` | 70x | O | Name | |
| ┗┳ `<Id>` | Set of elements | M | Ultimate creditor identification | |
| ┌┳ `<OrgId>` <br> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┗┳ `<PrvtId>` <br> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┗┳ `<Purp>` | Set of elements | C | Payment purpose | Cannot be used if value of `<Conf>` is "RJNR". |
| └─ `<Cd>` | Code | C | Payment purpose ISO code | |

Structure of the details of the underlying message for which a claim of non-receipt has been initiated

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<ClmNonRctDtls>` | Set of elements | C | | Mandatory if value of `<Conf>` is "RJNR" or "ACNR". |
| ┬ `<Accptd>` | Set of elements | {Or | Claim of non-receipt message is accepted | Cannot be used at the same time as `<Rjctd>`. Mandatory if value of `<Conf>` is "ACNR". |
| └ `<DtPrcd>` | ISODate | C | Date when the original payment message was processed | |
| ┬ `<Rjctd>` | Set of elements | Or} | Claim of non-receipt message is rejected | Cannot be used at the same time as `<Accptd>`. Mandatory if value of `<Conf>` is "RJNR". |
| └ `<Cd>` | Code | C | Rejection code | Only listed codes are allowed: |

| | |
|---|---|
| NOOR | No original transaction received |
| RNPR | Original transaction received but not processable |
| ARJT | Already rejected transaction |
| ARDT | Already returned transaction |
| RR04 | Regulatory reason |

Resolution related information structre

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ `<RsltnRltdInf>` | Set of elements | C | | Mandatory if value of `<Conf>` is "ACVA" or "MODI". Cannot be used if value of `<Conf>` is "RJNR", "RJVA" or "CVAA". |
| ├ `<IntrBkSttlmDt>` | ISODate | C | New value date applied to the payment message | Mandatory if value of `<Conf>` is "ACVA" or "MODI". Cannot be used if value of `<Conf>` is "ACNR". |
| ┬ `<Compstn>` | Set of elements | O | Compensation | May be used if value of `<Conf>` is "ACVA" or "MODI". |
| ├ `<Amt>` | 18d EUR | M | Compensation amount | |
| ┬ `<DbtrAgt>` | Set of elements | M | Debtor agent | |
| └ `<FinInstnId>` | Set of elements | M | Financial institution identification | |
| ├ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| ┬ `<Othr>` | Set of elements | M | Other type of identification | |
| └ `<Id>` | Set of elements | M | Account number in IBAN format for crediting the compensation amount | |

| | | | | |
|---|---|---|---|---|
|     &lt;CdtrAgt&gt; | 4!c2!a2!c[3!c] | M | Creditor agent | |
|      &lt;FinInstnId&gt; | Set of elements | M | Financial institution identification | |
|       &lt;BICFI&gt; | 2!a2!n30x | M | BIC | |
|    &lt;Rsn&gt; | Set of elements | M | Reason | |
|     &lt;Cd&gt; | Code | M | Reason code | Only code "VADA" is allowed. |
|   &lt;Chrgs&gt; | Set of elements | O | Charges requested for the processing of investigation request | Allowed if value of &lt;Conf&gt; is "ACNR", "ACVA" vai "MODI". |
|    &lt;Amt&gt; | 18d EUR | M | Amount | |
|    &lt;Agt&gt; | Set of elements | M | | |
|     &lt;FinInstnId&gt; | Set of elements | M | | |
|      &lt;BICFI&gt; | 4!c2!a2!c[3!c] | M | BIC | |
|      &lt;Othr&gt; | Set of elements | M | Other type of identification | |
|       &lt;Id&gt; | 2!a2!n30x | M | Account number in IBAN format for crediting the charges amount | |

5.11. Claim of non-receipt message (camt.027.001.07)

Claim of non-receipt message is sent by the debtor agent with the purpose to investigate if and when the credit transfer has been credited to the beneficiary's account. According to the SEPA Credit Transfer Scheme Rulebook, a claim of non-receipt message may be submitted to the clearing service within 13 months following the settlement day of credit transfer. The clearing service does not check whether submission deadline is met.

Claim of non-receipt message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ &lt;Document&gt; | Set of elements | M | | |
| └─ &lt;ClmNonRct&gt; .... | Set of elements | M | Claim of non-receipt message | |
| ├─ &lt;Assgnmt&gt; .... | Set of elements | M | Claim of non-receipt message bulk information | One occurrence of the element is allowed. |
| ├─ &lt;Case&gt; .... | Set of elements | M | Details of the claim of non-receipt request | One occurrence of the element is allowed. |
| ├─ &lt;Undrly&gt; .... | Set of elements | M | Details of the underlying payment message | One occurrence of the element is allowed. |
| └─ &lt;InstrForAssgne&gt; .... | Set of elements | O | Instructions for the recipient | One occurrence of the element is allowed. |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ &lt;Assgnmt&gt; | Set of elements | M | | |
| ├─ &lt;Id&gt; | 35x | M | Claim of non-receipt message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
| ├─ &lt;Assgnr&gt; | Set of elements | M | Instructing agent of claim of non-receipt message bulk | The files to be sent to the clearing service shall contain the BIC of the bulk sender; the files generated by the clearing service contain the BIC of Latvijas Banka (LACBLV2XXXX). |
| └─ &lt;Agt&gt; | Set of elements | M | | |
| └─ &lt;FinInstnId&gt; | Set of elements | M | | |
| └─ &lt;BICFI&gt; | 4!c2!a2!c | M | BIC | |
| ├─ &lt;Assgne&gt; | Set of elements | M | Claim of non-receipt message bulk recipient | The files to be sent to the clearing service shall contain the BIC of Latvijas Banka (LACBLV2XXXX); the files generated by the clearing service contain the BIC of the bulk recipient. |
| └─ &lt;Agt&gt; | Set of elements | M | | |
| └─ &lt;FinInstnId&gt; | Set of elements | M | | |

| | | | | |
|---|---|---|---|---|
| └─ `<BICFI>` | 4!c2!a2!c | M | BIC | |
| └─ `<CreDtTm>` | ISODateTime | M | Date and time when the bulk was created | |

Structure of the details of the claim of non-receipt request

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ `<Case>` | Set of elements | M | | |
| ├─ `<Id>` | 35x | M | Claim of non-receipt message identifier | Must be used as specified in Paragraph 4.7 herein. |
| └─ `<Cretr>` | Set of elements | M | Debtor agent of the initial payment message | |
| └─ `<Agt>` | Set of elements | M | | |
| └─ `<FinInstnId>` | Set of elements | M | | |
| └─ `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |

Structure of the details of the underlying payment message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └─ `<Undrlyg>` | Set of elements | M | | |
| └─ `<IntrBk>` | Set of elements | M | | |
| └─ `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| ├─ `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| └─ `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | ~~Only code~~Must begin with "pacs.008.~~001.08"~~ ~~or~~ ~~"pacs.008.001.02" is allowed~~. The addition of a variant number and version number is optional. |
| ├─ `<OrgnlInstrId>` | 35x | O | Original instruction identifier | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| ├─ `<OrgnlEndToEndId>` | 35x | M | Original identifier assigned by the debtor | Must be used as specified in Paragraph ~~4.9~~4.8 herein. |
| ├─ `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph ~~4.8~~4.7 herein. |
| ├─ `<OrgnlIntrBk SttlmAmt>` | 18d EUR | M | Amount of the original message | |
| ├─ `<OrgnlIntr BkSttlmDt>` | ISODate | M | Value date of the original message | |
| └─ `<OrgnlTxRef>` | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, sub-elements should contain an exact copy of elements of the received pacs.008. Sub-elements are validated only against xml schema. |
| └─ `<SttlmInf>` | Set of elements | O | | |

| | | | | |
|---|---|---|---|---|
| ├── `<SttlmMtd>` | Code | C | Settlement method | |
| └┬ `<ClrSys>` | Set of elements | C | | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<PmtTpInf>` | Set of elements | O | | |
| ┬ `<SvcLvl>` | Set of elements | C | | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<LclInstrm>` | Set of elements | C | Local Instrument | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<CtgyPurp>` | Set of elements | C | Category purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<RmtInf>` | Set of elements | O | Remittance Information | |
| ├── `<Ustrd>` | 140x | {Or | Unstructured | |
| └┬ `<Strd>` | Set of elements | Or} | Structured | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<UltmtDbtr>` | Set of elements | O | Ultimate debtor | |
| └┬ `<Pty>` | Set of elements | M | Party | |
| ├── `<Nm>` | 70x | O | Name | |
| └┬ `<Id>` | Set of elements | M | Ultimate debtor identification | |
| ┬ `<OrgId>` | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<PrvtId>` | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<Dbtr>` | Set of elements | O | Debtor | |
| └┬ `<Pty>` | Set of elements | M | Party | |
| ├── `<Nm>` | 70x | M | Debtor name | |
| ┬ `<PstlAdr>` | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| └┬ `<Id>` | Set of elements | O | Debtor identification | |
| ┬ `<OrgId>` | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<PrvtId>` | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<DbtrAcct>` | Set of elements | O | Debtor account | |
| ┬ `<Id>` | Set of elements | M | Identification | |
| └── `<IBAN>` | 2!a2!n30x | M | IBAN | |
| └┬ `<Prxy>` | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| ┬ `<DbtrAgt>` | Set of elements | M | Debtor Agent | |
| └┬ `<FinInstnId>` | Set of elements | M | Financial Institution Identification | |
| └── `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |

| | | | | | |
|---|---|---|---|---|---|
| `<CdtrAgt>` | Set of elements | M | Creditor agent | |
| `<FinInstnId>` | Set of elements | M | Financial Institution Identification | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |
| `<Cdtr>` | Set of elements | O | Creditor | |
| `<Pty>` | Set of elements | M | Party | |
| `<Nm>` | 70x | M | Creditor name | |
| `<PstlAdr>` .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Id>` | Set of elements | O | Creditor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<CdtrAcct>` | Set of elements | O | Creditor account | |
| `<Id>` | Set of elements | M | Creditor account identification | |
| `<IBAN>` | 2!a2!n30x | M | IBAN | |
| `<Prxy>` .... | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| `<UltmtCdtr>` | Set of elements | O | Ultimate creditor | |
| `<Pty>` | Set of elements | M | Party | |
| `<Nm>` | 70x | O | Name | |
| `<Id>` | Set of elements | M | Ultimate creditor identification | |
| `<OrgId>` .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<PrvtId>` .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| `<Purp>` | Set of elements | O | Payment purpose | |
| `<Cd>` | Code | M | Payment purpose ISO code | |

Structure of the instructions for the assignee

| Element | Format or data type | Status | Description | Notes |
|---|---|---|---|---|
| `<InstrForAssgne>` | Set of elements | O | | |
| `<Cd>` | Code | M | Instruction code | Only code "INQR" is allowed. |
| `<InstrInf>` | 140x | M | Additional details for the recepient | |

5.12. Claim for value date correction message (camt.087.001.06)

Claim for value date correction message is sent by the debtor agent to request to change the value date of the settled credit transfer. According to the SEPA Credit Transfer Scheme Rulebook, a claim for value date correction message may be submitted to the clearing service within 13 months following the settlement day of credit transfer. The clearing service does not check whether submission deadline is met.

Claim for value date correction message structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ <Document> | Set of elements | M | | |
|   └┬ <ReqToModfyPmt> | Set of elements | M | Claim for value date correction message | |
|     ┬ <Assgnmt><br>     .... | Set of elements | M | Claim for value date correction message bulk information | One occurrence of the element is allowed. |
|     ┬ <Case><br>     .... | Set of elements | M | Details of claim for value date correction message | One occurrence of the element is allowed. |
|     ┬ <Undrly><br>     .... | Set of elements | M | Details of the underlying payment message | One occurrence of the element is allowed. |
|     ┬ <Mod><br>     .... | Set of elements | M | Change request information | One occurrence of the element is allowed. |
|     └┬ <InstrForAssgne><br>     .... | Set of elements | O | Instructions for the recipient | One occurrence of the element is allowed. |

Bulk header

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ <Assgnmt> | Set of elements | M | | |
|   ├ <Id> | 35x | M | Claim for value date correction message bulk identifier | Must be used as specified in Paragraph 4.7 herein. |
|   ┬ <Assgnr> | Set of elements | M | Instructing agent of claim for value date correction message bulk | Files sent to the clearing service shall contain the sending bank's BIC, files received from the clearing service shall contain BIC of the EKS (Latvijas Banka). |
|    └┬ <Agt> | Set of elements | M | | |
|     └┬ <FinInstnId> | Set of elements | M | | |
|      └ <BICFI> | 4!c2!a2!c | M | BIC | |

| | | | | |
|---|---|---|---|---|
| `<Assgne>` | Set of elements | M | Claim for value date correction message bulk recipient | Files sent to the clearing service shall contain BIC of the EKS (Latvijas Banka), files received from the clearing service shall contain the beneficiary bank's BIC. |
| `<Agt>` | Set of elements | M | | |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c | M | BIC | |
| `<CreDtTm>` | ISODateTime | M | Date and time when the bulk was created | |

Structure of details of claim for value date correction message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<Case>` | Set of elements | M | | |
| `<Id>` | 35x | M | Claim for value date correction message identifier | Must be used as specified in Paragraph 4.7 herein. |
| `<Cretr>` | Set of elements | M | Debtor agent of the initial payment message | |
| `<Agt>` | Set of elements | M | | |
| `<FinInstnId>` | Set of elements | M | | |
| `<BICFI>` | 4!c2!a2!c[3!c] | M | BIC | |

Structure of details of the underlying payment message

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| `<Undrlyg>` | Set of elements | M | | |
| `<IntrBk>` | Set of elements | M | | |
| `<OrgnlGrpInf>` | Set of elements | M | Information on the original bulk | |
| `<OrgnlMsgId>` | 35x | M | Message identifier of the original bulk | Must be used as specified in Paragraph 4.84.7 herein. |
| `<OrgnlMsgNmId>` | Code | M | Type of messages in the original bulk | Must begin with Only code "pacs.008.001.08" or "pacs.008.001.02" is allowed. The addition of a variant number and version number is optional. |
| `<OrgnlInstrId>` | 35x | O | Original instruction identifier | Must be used as specified in Paragraph 4.84.7 herein. |
| `<OrgnlEndToEndId>` | 35x | M | Original identifier assigned by the debtor | Must be used as specified in Paragraph 4.94.8 herein. |
| `<OrgnlTxId>` | 35x | M | Original message identifier | Must be used as specified in Paragraph 4.84.7 herein. |

| | | | | |
|---|---|---|---|---|
| ├─ <OrgnlIntrBkSttlm Amt> | 18d EUR | M | Amount of the original message | |
| ├─ <OrgnlIntrBkSttlm Dt> | ISODate | M | Value date of the original message | |
| └┬ <OrgnlTxRef> | Set of elements | M | Information on the original message | According to SCT Inter-PSP IG, sub-elements should contain an exact copy of elements of the received pacs.008. Sub-elements are validated only against xml schema. |
| ┌┬ <SttlmInf> | Set of elements | O | | |
| ├─ <SttlmMtd> | Code | C | Settlement method | |
| └┬ <ClrSys> .... | Set of elements | C | | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ <PmtTpInf> | Set of elements | O | | |
| ┌┬ <SvcLvl> .... | Set of elements | C | | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ <LclInstrm> .... | Set of elements | C | Local Instrument | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <CtgyPurp> .... | Set of elements | C | Category Purpose | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ <RmtInf> | Set of elements | O | Remittance Information | |
| ├─ <Ustrd> | 140x | {Or | Unstructured | |
| └┬ <Strd> .... | Set of elements | Or} | Structured | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ <UltmtDbtr> | Set of elements | O | Ultimate debtor | |
| └┬ <Pty> | Set of elements | M | Party | |
| ├─ <Nm> | 70x | O | Name | |
| └┬ <Id> | Set of elements | M | Ultimate debtor identification | |
| ┌┬ <OrgId> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <PrvtId> .... | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| ┌┬ <Dbtr> | Set of elements | O | Debtor | |
| └┬ <Pty> | Set of elements | M | Party | |
| ├─ <Nm> | 70x | M | Debtor name | |
| ┌┬ <PstlAdr> .... | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <Id> | Set of elements | O | Debtor identification | |
| ┌┬ <OrgId> .... | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| └┬ <PrvtId> | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |

| | | | | |
|---|---|---|---|---|
| .... | | | | |
| <DbtrAcct> | Set of elements | O | Debtor account | |
| <Id> | Set of elements | M | Identification | |
| <IBAN> | 2!a2!n30x | M | IBAN | |
| <Prxy> | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <DbtrAgt> | Set of elements | M | Debtor Agent | |
| <FinInstnId> | Set of elements | M | Financial Institution Identification | |
| <BICFI> | 4!c2!a2!c[3!c] | M | BIC | |
| <CdtrAgt> | Set of elements | M | Creditor agent | |
| <FinInstnId> | Set of elements | M | Financial Institution Identification | |
| <BICFI> | 4!c2!a2!c[3!c] | M | BIC | |
| <Cdtr> | Set of elements | O | Creditor | |
| <Pty> | Set of elements | M | Party | |
| <Nm> | 70x | M | Creditor name | |
| <PstlAdr> | Set of elements | O | Address | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <Id> | Set of elements | O | Creditor identification | |
| <OrgId> | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <PrvtId> | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <CdtrAcct> | Set of elements | O | Creditor account | |
| <Id> | Set of elements | M | Creditor account identification | |
| <IBAN> | 2!a2!n30x | M | IBAN | |
| <Prxy> | Set of elements | O | Proxy | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <UltmtCdtr> | Set of elements | O | Ultimate creditor | |
| <Pty> | Set of elements | M | Party | |
| <Nm> | 70x | O | Name | |
| <Id> | Set of elements | M | Ultimate creditor identification | |
| <OrgId> | Set of elements | {Or | Organisation identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <PrvtId> | Set of elements | Or} | Natural person identification | Sub-element structure must be aligned with pacs.008.001.08. |
| .... | | | | |
| <Purp> | Set of elements | O | Payment purpose | |
| <Cd> | Code | M | Payment purpose ISO code | |

Change request information structure

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ <Mod> | Set of elements | M | Modification | |
| └─ <IntrBkSttlmDt> | ISODate | M | Value Date | |

Structure of instructions for the assignee

| Element | Format or data type | Sta-tus | Description | Notes |
|---|---|---|---|---|
| └┬ <InstrForAssgne> | Set of elements | O | Instruction For Assignee | |
| ├─ <Cd> | Code | C | Code | Only code "INQR" is allowed. |
| └─ <InstrInf> | 140x | C | Instruction Information | |

## 6. Pre-funded liquidity management

6.1. Increasing the pre-funded liquidity for the participant that is a TARGET participant

To increase the pre-funded liquidity held on the clearing cover account, participant, following the instructions set out in TARGET technical documentation shall:

1) submit interbank transfer order (pacs.009) in TARGET RTGS containing following information:
   a. BIC of TARGET RTGS module "TRGTXEPMRTG" in the field /AppHdr/To/FIId/FinInstnId/BICFI;
   b. code "SBTI" in the field /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/ LclInstrm/Cd;
   c. BIC of EKS system "LACBLV2XEKS" in the field /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI;
   d. BIC of the participant in fields /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI and /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI;

2) submit liquidity transfer to credit EKS technical account in TARGET RTGS GUI:
   a. Go to "Ancillary System"/"Query Linked AS Technical Accounts Procedure D";
   b. Indicate BIC of the participant as "Account BIC";



   c. Choose "New Liquidity Transfer" in the row were EKS technical account BIC is displayed;



   d. add missing details in the liquidity transfer instruction by indicating BIC of the participant in "Debtor BIC" and "Creditor BIC" fields;



3) create standing order in TARGET CRDM module:
   a. indicate participant's RTGS DCA as account to be debited;
   b. indicate EKS technical account "TLVEURLACBLV2XEKS" as account to be credited;
   c. in the "AS Standing Order Data" section, add  BIC of the participant in

"Debtor BIC" and "Creditor BIC" fields.



The clearing service credits received funds to the clearing cover account corresponding to the registered BIC of a participant and notifies the participant about the credit made by sending pre-funded liquidity credit/debit notification message (camt.054.001.08) in FAS or using message queues.

## 6.2. Payment to increase the pre-fund for the participant that is not a TARGET participant

To increase the pre-fund a participant in accordance with the payment details specified by Latvijas Banka sends a credit transfer, instant payment or customer payment in TARGET from the account specified in the participant's application form for the static data registration and opened in the European Economic Area country established credit institution or in its own books.

## 6.3. Decreasing the pre-funded liquidity

### 6.3.1. Pre-funded liquidity transfer order message (camt.050.001.05)

Contents of message generated by a participant:

| Element | Format or data type | Sta-tus | Description |
|---|---|---|---|
| └┬ \<LqdtyCdtTrf\> | | | |
| └┬ \<MsgHdr\> | Set of elements | M | |
| └─ \<MsgId\> | 35x | M | Message identifier. Space is not allowed. |
| └┬ \<LqdtyCdtTrf\> | Set of elements | M | Liquidity transfer order information. |
| └┬ \<LqdtyTrfId\> | Set of elements | M | |
| └─ \<EndToEndId\> | 35x | M | Liquidity transfer order identifier. |
| └┬ \<CdtrAcct\> | Set of elements | M | Account information. |
| └┬ \<Id\> | Set of elements | M | Account identifier. |
| └┬ \<Othr\> | Set of elements | M | |

| Element | Format or data type | Status | Description |
|---|---|---|---|
| └┬ `<Id>` | 34x | M | RTGS DCA account number for a TARGET participant or IBAN at a commercial bank or in own books as stated in the static data registration form for participant which is not a TARGET participant. |
| ├┬ `<TrfdAmt>` | Set of elements | M | Payment information. |
| └ `<AmtWthCcy>` | 18d EUR | M | Amount. |
| └┬ `<DbtrAcct>` | Set of elements | M | Account information. |
| └┬ `<Id>` | Set of elements | M | Account identifier. |
| └┬ `<Othr>` | Set of elements | M | |
| └ `<Id>` | 34x | M | Clearing cover account number. |

6.3.2. Pre-funded liquidity transfer order status message (camt.025.001.05)

Upon receipt of pre-funded liquidity transfer order message (camt.050) from the participant the clearing service processes it and informs the participant about the processing result by sending a pre-funded liquidity transfer order status message.

| Element | Format or data type | Status | Description |
|---|---|---|---|
| └┬ `<Rct>` | | | |
| ├┬ `<MsgHdr>` | Set of elements | M | |
| ├─ `<MsgId>` | 35x | M | Message identifier. Space is not allowed. |
| └┬ `<ReqTp>` | Set of elements | M | Liquidity transfer order status code. |
| └┬ `<Prtry>` | Set of elements | M | |
| └ `<Id>` | Code | M | Only listed codes are used:<br>- "VSTS" – when camt.050 is rejected or<br>- "SSTS" – when camt.050 is accepted. |
| └┬ `<RctDtls>` | Set of elements | M | |
| ├┬ `<OrgnlMsgId>` | Set of elements | M | Identifier of the initial camt.050 this message responds to. |
| └ `<MsgId>` | 35x | M | |
| ├─ `<ReqHdlg>` | Set of elements | M | Additional information about the liquidity order status. |
| └ `<StsCd>` | Code | M | Only listed codes are used:<br>– "RJCT" – when camt.050 is rejected or<br>– "SSET" – when camt.050 is accepted. |
| └ `<Desc>` | Set of elements | C | Error code (Table 1, 3 or 4). This field is used only when `<StsCd>` is "RJCT". |

6.4. Pre-funded liquidity credit/debit notification message (camt.054.001.08)

The clearing service shall generate a pre-funded liquidity credit/debit notification message and send it to the participant, using its registered BIC code, to notify about:

1) increase of the pre-funded liquidity – as a result of processing of TARGET RTGS notification on the execution of an interbank transfer order, a standing order or a payment to increase the pre-fund for the participant that is not a TARGET participant;

2) decrease of the pre-funded liquidity – as a result of execution of participant's pre-funded liquidity transfer order.

| Element | Format or data type | Status | Description |
|---|---|---|---|
| └ <BkToCstmrDbtCdt Ntfctn> | Set of elements | M | |
| └ <GrpHdr> | Set of elements | M | |
| └ <MsgId> | 35x | M | Message identifier. Space is not allowed. |
| └ <CreDtTm> | ISODateTime | M | Date and time of message creation. |
| └ <Ntfctn> | Set of elements | M | Notification information. |
| └ <Id> | 35x | M | Notification identifier. |
| └ <Acct> | Set of elements | M | Account information. |
| └ <Id> | Set of elements | M | Account identifier. |
| └ <Othr> | Set of elements | M | |
| └ <Id> | 34x | M | Clearing cover account number. |
| └ <Ntry> | Set of elements | M | Set of elements used to specify an entry in the notification. |
| — <NtryRef> | 35x | M | Entry reference. |
| — <Amt> | 18d EUR | M | Amount. |
| — <CdtDbtInd> | 4!a | M | Indicates whether the entry is a credit or a debit entry. Code "CRDT" is used to indicate a credit entry, code "DBIT" is used to indicate a debit entry. |
| └ <Sts> | Set of elements | M | Entry status. |
| └ <Cd> | 4!a | M | Entry status code. Code "BOOK" is used. |
| └ <BookgDt> | Set of elements | M | |
| └ <DtTm> | ISODateTime | M | Date and time when an entry is posted to an account. |
| └ <ValDt> | Set of elements | M | |
| └ <Dt> | ISODate | M | Value date. |
| └ <BkTxCd> | Set of elements | M | Set of elements used to identify the type of underlying transaction resulting in an entry. |
| └ <Prtry> | Set of elements | M | |
| └ <Cd> | 4!a | M | Code "LIQT" is used. |
| └ <NtryDtls> | Set of elements | M | |
| └ <TxDtls> | Set of elements | M | |
| └ <Refs> | Set of elements | M | |
| <InstrId> | 35x | C | Identifier of an underlying transaction resulting in an entry. |
| └<EndToEndId> | 35x | C | Identifier of an underlying transaction resulting in an entry. |
| └ <RltdPties> | Set of elements | M | Related parties. |
| └ <DbtrAcct> | Set of elements | M | Debtor account. |
| └ <Id> | Set of elements | M | |
| └ <Othr> | Set of elements | M | |
| └ <Id> | 34x | M | Account number. |
| └ <CdtrAcct> | Set of elements | M | Creditor account. |
| └ <Id> | Set of elements | M | |
| └ <Othr> | Set of elements | M | |
| └ <Id> | 34x | M | Account number. |

6.5.  Clearing cover account statement (camt.053.001.08)

Latvijas Banka shall send a clearing cover account statement to the participant for each its registered BIC separately at the end of the clearing service business day. The clearing cover account statement shall be sent to a participant using the respective registered BIC.

| Element | Format or data type | Sta-tus | Description |
|---|---|---|---|
| <BkToCstmrStmt> | Set of elements | M | |
| <GrpHdr> | Set of elements | M | |
| <MsgId> | 35x | M | Message identifier. Space is not allowed. |
| <CreDtTm> | ISODateTime | M | Date and time of message creation. |
| <Stmt> | Set of elements | M | Set of elements used to provide details on the statement. |
| <Id> | 35x | M | Statement identifier. |
| <CreDtTm> | ISODateTime | M | Date and time of statement creation. |
| <FrToDt> | Set of elements | M | Range of time between a start of a period and an end of a period for which the account statement is issued. |
| <FrDtTm> | ISODateTime | M | Date and time when statement period starts. |
| <ToDtTm> | ISODateTime | M | Date and time when statement period ends. |
| <Acct> | Set of elements | M | Account information. |
| <Id> | Set of elements | M | Account identifier. |
| <Othr> | Set of elements | M | |
| <Id> | 34x | M | Clearing cover account number. |
| <Ownr> | Set of elements | M | Account owner information. |
| <Id> | Set of elements | M | Account owner identifier. |
| <OrgId> | Set of elements | M | |
| <AnyBIC> | 4!c2!a2!c[3!c] | M | Registered BIC of the participant. |
| <Bal> | Set of elements | M | Set of elements used to define the balance. Two sequences are used – to indicate the balance at the start of the reporting period and at the end of the reporting period. |
| <Tp> | Set of elements | M | Specifies the nature of a balance. |
| <CdOrPrtry> | Set of elements | M | |
| <Cd> | Code | M | Balance type code. Code "OPBD" is used to indicate the opening balance, code "CLBD" is used to indicate the closing balance. |
| <Amt> | 18d EUR | M | Clearing cover account balance. |
| <CdtDbtInd> | Code | M | Code "CRDT" is used to indicate a credit position |
| <Dt> | Set of elements | M | |
| <Dt> | ISODate | M | Date when the balance was recorded. |

| | | | | |
|---|---|---|---|---|
| | `<TxsSummry>` | Set of elements | M | Summary on entries included in the statement. |
| | `<TtlNtries PerBkTxCd>` | Set of elements | M | Specifies the total number and sum of entries per bank transaction code. |
| | `<CdtNtries>` | Set of elements | M | Specifies the total number and sum of credit entries. Is indicated for the following transaction types (code in the field `<BkTxCd>/<Prtry>/ <Cd>`)): 1) LIQT; 2) ASTI. |
| | `<NbOfNtries>` | 15n | M | Number of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated. |
| | `<Sum>` | 18d EUR | M | Sum of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated. |
| | `<DbtNtries>` | Set of elements | M | Specifies the total number and sum of debit entries. Is indicated for the following transaction types (code in the field `<BkTxCd>/<Prtry>/ <Cd>`): 1) LIQT; 2) ASTI. |
| | `<NbOfNtries>` | 15n | M | Number of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated. |
| | `<Sum>` | 18d EUR | M | Sum of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated. |
| | `<BkTxCd>` | Set of elements | M | Set of elements used to fully identify the type of underlying transaction resulting in an entry. |
| | `<Prtry>` | Set of elements | M | |
| | `<Cd>` | Code | M | Code "LIQT" is used for liquidity transfers or code "ASTI" is used for EKS system settlement transactions. |
| | `<Ntry>` | Set of elements | M | Set of elements used to specify an entry in the statement. |
| | `<NtryRef>` | 35x | M | Entry reference. |
| | `<Amt>` | 18d EUR | M | Amount. |
| | `<CdtDbtInd>` | Code | M | Indicates whether the entry is a credit or a debit entry. Code "CRDT" is used to indicate a credit entry, code "DBIT" is used to indicate a debit entry. |
| | `<Sts>` | Set of elements | M | Entry status. |
| | `<Cd>` | Code | M | Entry status code. Code "BOOK" is used. |
| | `<BookgDt>` | Set of elements | M | |
| | `<DtTm>` | ISODateTime | M | Date and time when an entry is posted to an account. |
| | `<BkTxCd>` | Set of elements | M | Set of elements used to identify the type of underlying transaction resulting in an entry. |
| | `<Prtry>` | Set of elements | M | |
| | `<Cd>` | Code | M | Code "LIQT" is used for liquidity transfers or code "ASTI" is used for EKS system settlement transactions. |

**7. File and message validation**

7.1. Validation

When accepting a file, the clearing service shall perform checks validating the compliance of the file, package and message to the instructions set out in this document. If an error is identified in any validation checks, the VE file, QE file or EKS025 file including the respective error code, is sent to the sender of the file.

File rejection reason codes

Table 1

| No. | Code | Description |
|---|---|---|
| 1. | A00 | File entirely accepted. |
| 2. | A01 | File partially accepted. |
| 3. | C01 | File name contains an unauthorised file type. |
| 4. | C02 | The date in the file name, expressed as the number of days from the beginning of the year, is not the same as the value date with which the payments are accepted by the clearing service. |
| 5. | C03 | File sequence number indicated in the file name is incorrect. |
| 6. | C04 | File extension is not appropriate for the encryption package used. |
| 7. | C05 | File name length does not correspond to the one defined in Section 4.1 herein. |
| 8. | C06 | Duplicated file name. |
| 9. | C08 | The file was received from a sender not authorised to send files. The file sender has not concluded an agreement with Latvijas Banka on electronic settlement in the clearing service. |
| 10. | C10 | The digital signature in the file received is erroneous, wrong or has the signature of an authorised person revoked by the participant. |
| 11. | C11 | The file received does not contain the digital signature of the person authorised by the file sender. |
| 12. | C12 | The file has been signed with an expired key. |
| 13. | C14 | Prior to signing the file has had a different name than the digitally signed and received file (apart from its extension). |
| 14. | C15 | More than one file has been included in the digitally signed and sent file. |
| 15. | C16 | The maximum number of messages allowed per file has been exceeded. |
| 16. | C17 | The file is not correctly formatted as p7m or gz file. |
| 17. | C18 | The file is not encrypted for Latvijas Banka's receiver. |
| 18. | R07 | Incorrect file type in the file header. |
| 19. | R10 | Contents of the file does not meet the XML schema requirements. |
| 20. | R11 | Invalid file sender BIC in the file header. |
| 21. | R12 | Invalid file recipient BIC in the file header. |
| 22. | R14 | Invalid test or production system's code in the file header. |
| 23. | R18 | Invalid number of bulks is indicated in the file header. |
| 24. | R19 | Insufficient liquidity for the payments of the participant who has an obligation to provide a pre-deposit. |

Bulk rejection reason codes

Table 2

| No. | Code | Description |
|---|---|---|
| 1. | B00 | The bulk is entirely accepted. |
| 2. | B01 | The bulk is partially accepted. |
| 3. | B02 | The maximum number of messages in the bulk has been exceeded. |
| 4. | B03 | The message number in the bulk does not correspond to the number indicated in the bulk header. |
| 5. | B05 | The message amount in the bulk does not correspond to the amount indicated in the bulk header. |

| 6. | B08 | The maximum number of bulks in the file has been exceeded. |
|---|---|---|
| 7. | B09 | The bulk has been rejected due to the rejection of all messages included in it. |
| 8. | B10 | Invalid BIC of the bulk sender in the bulk header. |
| 9. | B11 | The BIC of the bulk recipient shall not be indicated in the bulk header. |
| 10. | B12 | Invalid <Assgnr> or <Assgne> values in the bulk header. |
| 11. | B13 | Bulk settlement amount is zero. |
| 12. | B14 | Duplicated message identifier in the bulk header . |
| 13. | B15 | Incorrect value date. |
| 14. | B16 | Incorrect clearing system proprietary code. |

Message rejection reason ISO codes

Table 3

| No. | Code | Description |
|---|---|---|
| 1. | AM01 | Amount of the message is zero. |
| 2. | AM02 | Amount of the message exceeds the maximum limit. |
| 3. | AM04 | Insufficient balance. |
| 4. | AM05 | The message has been duplicated. |
| 5. | DT01 | Incorrect value date. |
| 6. | ED05 | Settlement failed. |

Message rejection reason clearing service codes

Table 4

| No. | Code | Description |
|---|---|---|
| 1. | XD19 | An IBAN in the message has failed the ISO 13616 check (2 characters – country code, 2 characters – check digits, $n$ character – account number with the country code-specific structure). |
| 2. | XT13 | The message contains at least one unsupported XML element or it does not contain at least one mandatory element. |
| 3. | XT27 | The message contains at least one element with a BIC not included in the routing table of the clearing service. |
| 4. | XT33 | At least one XML element is is not in the requiredformat. |
| 5. | XT73 | The country code is not an existing ISO or SEPA country code. |
| 6. | XT85 | Messages cannot be sent to this recipient in the current clearing cycle. |
| 7. | XT99 | The message has been rejected due to other reasons. |

## 7.2. Double-entry check

Double-entry check shall be performed by the clearing service for all files, bulks and messages. Where the information of a newly submitted file, bulk or message to be checked is identical to the information of the file, bulk or message that has already been processed, the newly submitted file, bulk or message shall be rejected.

The file shall be checked as follows.

| No. | Description | Source |
|---|---|---|
| 1. | File name | Submitted file name |
| 2. | File reference | <FileRef> |
| 3. | Sending institution | <SndgInst> |

The bulk shall be checked as follows.

| No. | Description | Source |
|---|---|---|
| 1. | Date | Value date |
| 2. | Message identification | <GrpHdr>/<MsgId> |
| 3. | Instructing agent | <GrpHdr>/<InstgAgt>/ <FinInstnId>/<BICFI> |

The message shall be checked as follows.

| No. | Message type | Transaction identification | Sending institution | Date |
|---|---|---|---|---|
| 1. | pacs.008.001.08 | <CdtTrfTxInf>/ <TxId> | <CdtTrfTxInf>/<DbtrAgt>/ <FinInstnId>/<BICFI> | Value date |
| 2. | pacs.004.001.09 | <TxInf>/<RtrId> | <TxInf>/<OrgnlTxRef>/ <CdtrAgt>/ <FinInstnId>/<BICFI> | Value date |
| 3. | camt.056.001.08 | <Undrlyg>/<TxInf>/ <CxlId> | <Assgnmt>/<Assgnr>/<Agt>/ <FinInstnId>/<BICFI> | File date |
| 4. | camt.029.001.09 | <CxlDtls>/<TxInfAndSts>/ <CxlStsId> | <Assgnmt>/<Assgnr>/<Agt>/ <FinInstnId>/<BICFI> | File date |
| 5. | pacs.028.001.03 | <TxInf>/<StsReqId> | <GrpHdr>/<InstgAgt>/ <FinInstnId>/<BICFI> | File date |
| 6. | camt.027.001.07 | <Case>/<Id> | <Assgnmt>/<Assgnr>/<Agt>/ <FinInstnId>/<BICFI> | File date |
| 7. | camt.087.001.06 | <Case>/<Id> | <Assgnmt>/<Assgnr>/<Agt>/ <FinInstnId>/<BICFI> | File date |
| 8. | camt.029.001.09 | <ModDtls>/<ModStsId> | <Assgnmt>/<Assgnr>/<Agt>/ <FinInstnId>/<BICFI> | File date |
| 9. | camt.050.001.05 | <LqdtyCdtTrf>/<MsgId> | <LqdtyCdtTrf>/<DbtrAcct>/<Id>/<Othr>/<Id> | File date |

## 8. Clearing result file

Following each clearing cycle, a TE type file containing the clearing result message shall be sent to a participant for each its registered BIC.

The first row is the clearing cycle number.

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /CYCLE/ | Constant code. |
| 3 | 2n | Clearing cycle number. |

The second row is the balance of the clearing cover account before the respective clearing cycle.

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /OPAV-INTM/ | Constant code, meaning the clearing cover account balance before the clearing cycle. |
| 3 | C | Credit balance. |
| 4 | 15d | Balance. |

The third row is the balance of the clearing cover account after the respective clearing cycle.

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /CLAV-INTM/ | Constant code, meaning the clearing cover account balance after the clearing cycle. |
| 3 | C | Credit balance. |
| 4 | 15d | Balance. |

Following rows are indicating all payment message files included in the clearing. Each file is allocated one row consisting of the following sub-fields:

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. Clearing result rows are numbered in ascending sequence, starting with 1. Where a clearing result contains several messages, the sequence number of each subsequent message follows that of the previous message. |
| 2 | 9x | PE file name. |
| 3 | 1a | Constant code: D – debit or C – credit. |
| 4 | 6n | Number of messages per file. |
| 5 | 15d | pacs.008 and pacs.004 amount of messages per file. |

The last three rows summarise the clearing result (the last row is marked with an *n*).
Row *n-2* "Debit turnover"

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /DRTOTAL/ | /DRTOTAL/ denotes debit turnover. |
| 3 | D | D – debit |
| 4 | 6n | Total number of submitted and accepted messages. |
| 5 | 15d | Amount of debit turnover messages. |

Row *n-1* "Credit turnover"

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /CRTOTAL/ | /CRTOTAL/ denotes credit turnover. |
| 3 | C | C – credit. |
| 4 | 6n | Total number of messages sent to a participant with its registered BIC. |
| 5 | 15d | Amount of credit turnover messages. |

Row *n* "Multilateral net position"

| Sub-field | Format | Explanation |
|---|---|---|
| 1 | 4n | Sequence number. |
| 2 | /TOTAL/ | /TOTAL/ denotes the multilateral net position. |
| 3 | 8n | The value date of the multilateral net position settlement shall be stated in the format YYYYMMDD. |
| 4 | 1a | D – debit or C – credit. |
| 5 | 15d | Amount of the multilateral net position. |

Sample clearing result message

```
0001/CYCLE/01
0002/OPAV-INTM/C500000,00"CrLf"
0003/CLAV-INTM/C230200,00"CrLf"
0004PE1740001D0000153000,00"CrLf"
0005PE1740002D0000225000,00"CrLf"
0006PE1740003D000007500,00"CrLf"
0007PE1740085C0000102500,00"CrLf"
0008PE1740086C000005500,00"CrLf"
0009PE1740087C000007700,00"CrLf"
00010/DRTOTAL/D0000448500,00"CrLf"
00011/CRTOTAL/C0000223700,00"CrLf"
00012/TOTAL/20000624D4800,00"CrLf"
```

## 9.   Warning message

The warning message shall be included in a ME file as a free format text.
Sample warning message

FILE IS NOT SENT. NO VALID USER KEYS ARE AVAILABLE
FIE: PE0660147.EKS

## 10. STEP2 routing table

STEP2 routing table shall be provided in two files depending on the way of reachability in STEP2. File name: S202SCTLACBLV2XYYMMDDHHMMSSI00.T consists of the following elements:

| No | Position | Symbols | Description |
|---|---|---|---|
| 1. | 1-15 | S202SCTLACBLV2X | System and beneficiary |
| 2. | 16-27 | YYMMDDHHMMSS | Creation date and time |
| 3. | 28 | I or D | Routing table type (D for Participant or I for Reachable BIC); |
| 4. | 29-30 | 00 | Increasing number. Increased when sent repeatedly on the same day. |
| 5. | 31-32 | .T | The file type. |

### 10.1. List of STEP2 participants

Line 1 of the list of STEP2 participants contains the value "SCT DIRECT PARTICIPANT ROUTING TABLE". Lines 2–9 contain information about the table contents. With Line 10, the table of STEP2 participants starts with the following structure (columns are separated by a "Tab" symbol (hex 09)):

| No. | Column | Format | Description |
|---|---|---|---|
| 1. | BIC | 8x | 8 symbol BIC |
| 2. | Name | 50x | Name of the participant |
| 3. | Valid from | 8n | Valid from date (YYYYMMDD) |
| 4. | Valid till | 8n | Valid till date (YYYYMMDD) |
| 5. | Settlement BIC | 11x | Settlement BIC |
| 6. | Status | 9x | Status of the participant |
| 7. | Additional services | 40x | Specify the additional services the participant uses |

### 10.2. List of STEP2 reachable BICs

Line 1 of the list of STEP2 reachable BICs contains the value "SCT INDIRECT PARTICIPANT ROUTING TABLE". Lines 2–9 contain information about the table contents. With Line 10, the table of STEP2 reachable BICs starts with the following structure (columns are separated by a "Tab" symbol (hex 09)):

| No. | Column | Format | Description |
|---|---|---|---|
| 1. | BIC | 11x | 11 symbol BIC |
| 2. | Name | 50x | Name of the reachable BIC |
| 3. | Valid from | 8n | Valid from date (YYYYMMDD) |
| 4. | Valid till | 8n | Valid till date (YYYYMMDD) |
| 5. | BIC of the direct participant | 8x | 8 symbol BIC |
| 6. | Settlement BIC of the direct participant | 11x | 11 symbol BIC |
| 7. | Status | 9x | Status of the reachable BIC |
| 8. | Additional services | 40x | Specify the additional services the reachable BIC uses |

10.3. Status used in STEP2 routing table

The "Status" column of STEP2 routing table lists may contain the following values:

| No | Status | Description |
|---|---|---|
| 1. | ENABLED | The entity can send or receive any messages. |
| 2. | SUSPENDED | The entity can no longer send or receive any message. Is a temporary status used for emergency conditions. |
| 3. | CHANGED | The entity has changed its participation status or BIC. It is allowed to address those pacs.004, pacs.028, camt.027, camt.029, camt.056 and camt.087 messages to the entity that are related to payments settled before the date when changes took place and STEP2 will automatically forward these messages according with the new configuration in place. |
| 4. | DISABLED | The entity cannot send or receive message. |

10.4. Additional services

The "Additional services"column may contain the following values:

| No | Payment Type Allowed Value | Description |
|---|---|---|
| 1. | AO1 | Acceptance Date AOS |
| 2. | AO3 | Italian Transferability AOS |
| 3. | BPO | Batch Processing Option |
| 4. | C00 | Optional Settlement Cycle "00" |
| 5. | C01 | Optional Settlement Cycle "01" |
| 6. | CAI | CAI User Group |
| 7. | ERI | Extended Remittance Information AOS |
| 8. | TEC | The Participant's BIC is a Technical BIC |
| 9. | CGS | Continuous Gross Settlement |