



OP Corporate Bank plc Latvia Branch



**Data exchange standard used in the Internet bank
ISO 20022**

**September
2017**

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Revision history

Version	Changes	Date
1.0	Initial version	October 2016
1.1	ControlSum element is mandatory in GroupHeader and PaymentInformation level. NumberOfTransaction element is mandatory in PaymentInformation level	September 2017 (valid as of 19.11.2017)

1. Introduction

For data import and export, in **OP Corporate Bank plc Latvia Branch** Internet bank, ISO 20022 XML messaging standard – version 2 (in case of account statement) and version 3 (in case of payment initiation message) are used.

For data import to Internet bank payment initiation message - pain.001.001.03 - is used.

For data export from Internet bank account statement message - camt.053.001.02 - is used.

For message preparation UTF8 code set is used.

When preparing a message diacritic marks of the Latvian language (Ā, Ē, Ī, Ū, Ķ, Ļ, Ņ, Ģ, Š, Č, Ž, ā, ē, ī, ū, ķ, ļ, ņ, ģ, š, č, ž) can be used.

The maximum number of payments in a single file – 2000 payments.

The maximum file size – 8.0 Mb.

When importing data to Internet bank, payments that do not comply with the standards are not imported.

In the preparation of this document, UNIFI (ISO 20022) XML standards as well as the guidelines for ISO 20022 XML messages client-to-bank and bank-to-client, designed by the Association of Latvian Commercial Banks, were used.

The document also contains additional conditions or differences that have to be taken into account when preparing files in the Internet bank.

2. Payment Initiation Message pain.001.001.03

The Content of the Payment Initiation Message

The message contains two mandatory blocks: Header (Galvene) and Payment Information (Maksājuma informācija).

Header (Galvene): this block is indicated only once and contains identifying elements of a file – payment identifier, creation date and time of the report, payment's initiating party.

Payment Information (Maksājumu informācija): one (or more) blocks can be indicated in a file. This block contains elements according to which the payer (Debtor) is identified – Debtor, Debtor's account, payment type, payment execution date. Moreover, this block contains information about payments (Credit Transfers) that contain information about the payee, payee's bank, transfer amount and payment information.

When preparing a message, the fields are used in the following format:

Ind. – the element number of a message. The number corresponds to ISO 20022 XML message description that can be found on the website: www.iso20022.org under *Catalogue of messages*, then *Message Archive – pain.001.001.03*.

Or. – indicates choice. One or the other another element can be included in the message.

Mult. – indicates the mandatory nature of an element and the frequency of this element. Possible values and their meaning:

[1..1] – the element is **mandatory** and can be indicated once;

[1..n] – the element is mandatory and can be indicated once or several times;

[0..1] – it is allowed not to indicate the element. If the element is indicated, it can be done only once;

[0..n] – it is allowed not to indicate the element. If the element is indicated, it can be done once or several times.

Message element – the name of the element according to ISO 20022 XML.

XML tag – the corresponding element's XML tag in a message.

Use – additional remarks about the use of the field. If a highest level field contains this remark it also refers to this field's subfields.

No data can be indicated in the grey fields.

Ind.	Mult.	Message element	XML tag	Use
	[1..1]	+Message Root	<CstmrCdtTrfInIt>	

Header

Ind.	Mult.	Message element	XML tag	Use
1.0	[1..1]	+GroupHeader	<GrpHdr>	
1.1	[1..1]	++MessageIdentification	<MsgId>	Max35Text Unique message identifier which is assigned by the message initiator.
1.2	[1..1]	++CreationDateTime	<CreDtTm>	Time and date when the message was created (YYYY-MM-DDThh:mm:ss, for example: 2012-11-21T09:10:49) Accepted, but not taken into account.
1.6	[1..1]	++NumberOfTransaction	<NbOfTxs>	Max15NumericText The total amount of payments in a message. Mandatory field. Used to verify a message. If it does not coincide with the number of payments, the message is rejected.
1.7	[1..1]	++ControlSum	<CtrlSum>	The total amount of payments (regardless of currency). Mandatory field. If it does not match, the message is rejected.
1.8	[1..1]	++InitiatingParty	<InitgPty>	
	[0..1]	+++Name	<Nm>	Name of the payment initiator. The field is limited to 70 symbols. Accepted, but not taken into account.
	[0..1]	+++Identification	<Id>	
	{Or	++++OrganisationIdentification	<OrgId>	
	{{Or	+++++BICorBEI	<BICorBEI>	Accepted, but not taken into account.
	Or}}	+++++Other	<Othr>	
	[0..1]	++++++Identification	<Id>	Accepted, but not taken into account.
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	Accepted, but not taken into account.
	Or}	+++++PrivateIdentification	<PrvtId>	
	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++++BirthDate	<BirthDt>	Accepted, but not taken into account.
	[1..1]	+++++++CityOfBirth	<CityOfBirth>	Accepted, but not taken into account.
	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	Accepted, but not taken into account.
	Or}	+++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	Accepted, but not taken into account.
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	Accepted, but not taken into account.

Payment Information

Ind.	Mult.	Message element	XML tag	Use
2.0	[1..n]	+PaymentInformation	<PmtInf>	
2.1	[1..1]	++PaymentInformationIdentification	<PmtInfId>	Unique identifier of a payment block which is assigned by the payment initiator. Mandatory field.
2.2	[1..1]	++PaymentMethod	<PmtMtd>	Payment method code. Mandatory field. Only code TRF – Credit transfers, can be indicated in this field; otherwise, all the payments in this block are rejected.
2.3	[0..1]	++BatchBooking	<BtchBookg>	Accepted, but not taken into account. All the payments in the payment block are considered to be separate payments.
2.4	[1..1]	++NumberOfTransactions	<NbOfTx>	Number of payment in a specific payment block. Mandatory field. If it does not match, the message is rejected.
2.5	[1..1]	++ControlSum	<CtrlSum>	Payment's total amount in a payment block (regardless of the currency). Mandatory field. If it does not match, the message is rejected.
2.6	[0..1]	++PaymentTypeInformation	<PmtTpInf>	
2.7	[0..1]	+++InstructionPriority	<InstrPrty>	Indicates payment priority in a specific payment block. Authorised codes: HIGH – High Priority; NORM – Normal Priority. Accepted, but not taken into account.
2.8	[0..1]	+++ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++Code	<Cd>	Payment priority code. Optional field. Used to indicate the priority of a payment's execution. The following values are accepted: SEPA – the payment is executed as a SEPA payment; URGP – the payment is executed as an urgent payment; SDVA – the payment is executed as an express payment; NURG – the payment is executed as a standard payment. Also, see the description of field 2.38.
2.11	[0..1]	+++LocalInstrument	<LclInstrm>	
2.12	{Or	++++Code	<Cd>	Accepted, but not taken into account.
2.13	Or}	++++Proprietary	<Prtry>	Payment's priority. Optional field. The following values are accepted: NORM – standard payment; HIGH – urgent payment; EXPR – express payment. Also, see the description of field 2.38.
2.14	[0..1]	+++CategoryPurpose	<CtgyPurp>	

Ind.	Mult.	Message element	XML tag	Use
2.15	[1..1]	++++Code	<Cd>	Payment's purpose code. Optional field. The corresponding code: https://www.iso20022.org/external_code_list.page If the code <i>SALA</i> is indicated, all the payments in this block are considered to be Salary Payments. The code <i>SALA</i> is only allowed for SEPA payments. Also, see the description of field 2.40.
2.17	[1..1]	++RequestedExecutionDate	<ReqdExctnDt>	The date on which payments have to be written-off from the debit account. Mandatory field. The date cannot be a past date. The date cannot exceed 30 days in the future as of the current date. The date has to be a valid payment execution date. If the date is not valid (e.g., the submission time is over), the date of the Bank's next working day will be applied to the payment.
2.19	[1..1]	++Debtor	<Dbtr>	
	[1..1]	+++Name	<Nm>	Payer's name. The field is limited to 70 symbols. Accepted, but not taken into account.
	[0..1]	+++PostalAddress	<PstlAdr>	
	[0..1]	++++Country	<Ctry>	Accepted, but not taken into account.
	[0..2]	++++AddressLine	<AdrLine>	Accepted, but not taken into account.
	[0..1]	+++Identification	<Id>	
	{Or	++++OrganisationIdentification	<OrgId>	
	{{Or	+++++BICorBEI	<BICorBEI>	Payer's identifier. Optional field. For SEPA payments (except SEPA express payments): - if indicated, it has to be in BIC format; otherwise all the payments in this payment block are rejected; - only one element is allowed: <i>BICorBEI</i> or <i>Other</i> . For other payments that are not SEPA payments: - if this field is filled in, it is ignored.
	Or}}	+++++Other	<Othr>	

Ind.	Mult.	Message element	XML tag	Use
	[1..1]	++++++Identification	<Id>	Identifier of the payer-enterprise. Optional field. For SEPA payments (except SEPA express payments): - only one element is allowed: <i>BIC</i> or <i>BEI</i> or <i>Other</i> . For other payments that are not SEPA payments: - if this field is filled in, it is ignored.
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	++++++Code	<Cd>	Identification scheme code. Optional field. The allowed codes can be found on the website: http://www.iso20022.org/external_code_list.page list: <i>ExternalOrganisationIdentification1Code</i> . For SEPA payments (except SEPA express payments): - if this field is not filled in, but the element <i>Identification</i> is, then the code <i>Other ID</i> is used. For other payments that are not SEPA payments: - if this field is filled in, it is ignored.
	Or}	++++PrivateIdentification	<PrvtId>	
	{Or	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Information about the payer's place and time of birth. Optional field. For SEPA payments (except SEPA express payments): - only one element is allowed: <i>DateAndPlaceOfBirth</i> or <i>Other</i> . For other payments that are not SEPA payments: - if this field is filled in, it is ignored.
	[1..1]	++++++BirthDate	<BirthDt>	ISODate
	[1..1]	++++++CityOfBirth	<CityOfBirth>	Max35Text
	[1..1]	++++++CountryOfBirth	<CtryOfBirth>	Country code of the place of birth: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
	Or}	++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	Identifier of the payer-private person. Optional field. For SEPA payments (except SEPA express payments): - only one element is allowed: <i>DateAndPlaceOfBirth</i> or <i>Other</i> . For other payments that are not SEPA payments: - if this field is filled in, it is ignored.
	[0..1]	++++++SchemeName	<SchmeNm>	

Ind.	Mult.	Message element	XML tag	Use
	[1..1]	+++++++Code	<Cd>	<p>Identification scheme code. Optional field. The allowed codes are available on the following link: http://www.iso20022.org/external_code_list.page list: <i>ExternalPersonIdentification1Code</i></p> <p>If the personal identification code is indicated as the payer's identifier, this field contains NIDN.</p> <p>For SEPA payments (except SEPA express payments):</p> <ul style="list-style-type: none"> - if this field is not filled in, but the element <i>Identification</i> is indicated, then the code <i>Other ID</i> is used. <p>For other payments that are not SEPA payments:</p> <ul style="list-style-type: none"> - if this field is filled in, it is ignored.
2.20	[1..1]	++DebtorAccount	<DbtrAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	<p>Payer's Account number in IBAN format. Mandatory field.</p> <p>In this field the account number from which the payments shall be made is indicated.</p>
	[0..1]	+++Currency	<Ccy>	<p>Currency code of the payer's account. Optional field.</p> <p>Usable when the debit account is a multicurrency account and it is necessary to indicate a specific debit currency.</p> <p>If this field is not indicated and the Payer's Account (2.20 <i>IBAN</i>) is a multicurrency account, by default the cover currency is the same as the payment currency (field 2.43 <i>InstructedAmount</i>).</p> <p>If this field is indicated, the Payer's Account (2.20 <i>IBAN</i>) must contain funds corresponding to the currency that is indicated in this field; otherwise all the payments in the block are rejected.</p> <p>In the case of Salary Payments, the cover currency has to correspond to the payment currency.</p>
2.21	[1..1]	++DebtorAgent	<DbtrAgt>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	++++BIC	<BIC>	Accepted, but not taken into account.
2.23	[0..1]	++UltimateDebtor	<UltmtDbtr>	
	[0..1]	+++Name	<Nm>	<p>The ultimate payer's name. Optional field.</p> <p>The field is only filled in for SEPA payments and only if it differs from the <i>Debtor</i>.</p> <p>The field is limited to 70 symbols. Also, see the description of field 2.70.</p>
	[0..1]	+++Identification	<Id>	Ultimate payer's identifiers.
	{Or	++++OrganisationIdentification	<OrgId>	

Ind.	Mult.	Message element	XML tag	Use
	{{Or Or}}	+++++BICorBEI	<BICorBEI>	Enterprise's identification scheme's codes are available on the website: http://www.iso20022.org/external_code_list.page list: <i>ExternalOrganisationIdentification1Code</i>
	[1..1]	+++++Identification	<Id>	
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	+++++Code	<Cd>	
	Or}	++++PrivateIdentification	<PrvtId>	
	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++BirthDate	<BirthDt>	
	[1..1]	+++++CityOfBirth	<CityOfBirth>	
	[1..1]	+++++CountryOfBirth	<CtryOfBirth>	
	Or}	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	Private persons' identification scheme's codes are available on the website: http://www.iso20022.org/external_code_list.page list: <i>ExternalPersonIdentification1Code</i>
	[0..1]	+++++SchemeName	<SchmeNm>	
	[1..1]	+++++Code	<Cd>	
	[1..1]	+++++Code	<Cd>	
2.24	[0..1]	++ChargesBearer	<ChrgBr>	Indicates the party that covers the transaction's commission fee. For SEPA payments, only the code SLEV is allowed. For other payments, only one of the following codes is allowed: DEBT – commission is covered by the payer; SHAR – commission is shared. If the field is not filled in, it is considered to be SHAR or SLEV depending on the payment type. Also, see the description of field 2.51.
2.25	[0..1]	++ChargesAccount	<ChrgsAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	Accepted, but not taken into account.
	[0..1]	+++Currency	<Ccy>	Accepted, but not taken into account.
2.27	[1..n]	++CreditTransferTransactionInformation	<CdtTrfTxInf>	
2.28	[1..1]	+++PaymentIdentification	<PmtId>	
2.29	[0..1]	++++InstructionIdentification	<InstrId>	Unique transaction number. Optional field. The indicated identifier in the field is present so that the payer, on its side (in the account statement), is able to identify the payment. For Salary Payments, the number of the salary payment list is indicated. The field is limited to 10 symbols.
2.30	[1..1]	++++EndToEndIdentification	<EndToEndId>	Unique payment identifier that is passed through the whole payment chain unchanged. It is only forwarded in SEPA payments (except for SEPA express payments).

Ind.	Mult.	Message element	XML tag	Use
				For other payments, this field is ignored. If it is not possible to send the specific identifier, <i>NOTPROVIDED</i> has to be indicated.
2.31	[0..1]	+++PaymentTypeInformation	<PmtTplnf>	
2.33	[0..1]	++++ServiceLevel	<SvcLvl>	
2.34	[1..1]	+++++Code	<Cd>	Payment priority code. Optional field. The following values are allowed: SEPA – the payment is executed as a SEPA payment; URGP – the payment is executed as an urgent payment; SDVA – the payment is executed as an express payment; NURG – the payment is executed as a standard payment. For a EUR payment to SEPA countries, with IBAN and SHA, if <i>URGP</i> is indicated, it is automatically changed to the standard. Also, see the description of field 2.38.
2.36	[0..1]	++++LocalInstrument	<LclInstrm>	
2.37	{Or	+++++Code	<Cd>	Accepted, but not taken into account.
2.38	Or}	+++++Proprietary	<Prtry>	Payment's priority. Optional field. The following values are allowed: EXPR – the payment is executed as an express payment; HIGH – the payment is executed as an urgent payment; NORM or any other value – the payment is executed as a standard payment. Payment type is defined according to the first indicated field in the following order: 1. field 2.38 <i>Proprietary</i> if indicated, or 2. field 2.13 <i>Proprietary</i> if indicated, or 3. field 2.34 <i>Code</i> if indicated, or 4. field 2.9 <i>Code</i> if indicated. If none of the previously mentioned fields are mentioned, the payment is executed as a Standard Payment.
2.39	[0..1]	++++CategoryPurpose	<CtgyPurp>	
2.40	[1..1]	+++++Code	<Cd>	Payment's purpose code. Optional field. Only for SEPA payments. For other payments, this field is ignored. The code <i>SALA</i> is only allowed for SEPA payments. The corresponding code from: http://www.iso20022.org/external_code_list.page list: <i>ExternalPurpose1Code</i>

Ind.	Mult.	Message element	XML tag	Use
				<p>Payment's purpose code is defined according to the first indicated field in the following order:</p> <ol style="list-style-type: none"> 1. field 2.40 <i>Code</i> if indicated, or 2. field 2.15 <i>Code</i> if indicated. <p>If SALA is indicated in the element <i>Code</i> of field 2.40, the payment is a Salary Payment.</p> <p>If another code is indicated in the element <i>Code</i> of field 2.40, the payment is a regular payment.</p> <p>If the element <i>Code</i> of field 2.40 is not indicated, but SALA is indicated in the element <i>Code</i> of field 2.15, all the payments in the block are Salary Payments.</p> <p>If the element <i>Code</i> of field 2.40 is not indicated, but another code is indicated in the element <i>Code</i> of field 2.15 – all payments in the block are regular payments.</p>
2.42	[1..1]	+++Amount	<Amt>	
2.43	{Or	++++InstructedAmount	<InstdAmt>	<p>Payment amount and currency. Mandatory field.</p> <p>The amount has to be greater than zero.</p> <p>The currency has to be in the Bank's serviced currency list.</p> <p>For example, if it is necessary to transfer EUR 1000:</p> <pre><InstdAmt Ccy="EUR">1000</InstdAmt></pre>
2.44	Or}	++++EquivalentAmount	<EqvtAmt>	
2.45	[1..1]	+++++Amount	<Amt>	Accepted, but not taken into account.
2.46	[1..1]	+++++CurrencyOfTransfer	<CcyOfTrf>	Accepted, but not taken into account.
2.51	[0..1]	+++ChargeBearer	<ChrgBr>	<p>Indicates the party that covers the transaction's commission fee.</p> <p>For SEPA payments, only the code SLEV is authorised.</p> <p>For other payments, only one of the following codes can be used: DEBT – commission is covered by the payer; SHAR – commission is shared.</p> <p>If the field is not filled in, it is considered to be SHAR or SLEV depending on the payment type.</p> <p>Exceptions:</p> <ul style="list-style-type: none"> - if for a EUR payment to EEA countries, in which the payment currency is the same as the cover currency, DEBT is indicated, the commission is changed to shared (SHAR). - if the indicated type of commission for the specific payment is not allowed, the payment is executed with the commission <i>shared</i>.

Ind.	Mult.	Message element	XML tag	Use
				<p>The payment commission type is defined according to the first indicated field in the following order:</p> <p>field 2.51 <i>ChargeBearer</i> if indicated, or field 2.24 <i>ChargeBearer</i> if indicated.</p> <p>If none of the previously mentioned fields are indicated, the payment's commission type is indicated as <i>shared</i> (SHA).</p>
2.70	[0..1]	+++UltimateDebtor	<UltmtDbtr>	
	[0..1]	++++Name	<Nm>	<p>Ultimate payer's name. Optional field.</p> <p>Only for SEPA payments (except for SEPA express payments). The field is only filled in if it differs from the <i>Debtor</i>. The field is limited to 70 symbols.</p> <p>Ultimate payer's name is defined according to the first indicated field in the following order:</p> <ol style="list-style-type: none"> 1. field 2.70 <i>Name</i> if indicated, or 2. field 2.23 <i>Name</i> if indicated.
	[0..1]	++++Identification	<Id>	<p>Ultimate payer's identifier.</p> <p>Only for SEPA payments (except for SEPA express payments). For other payments, this field is ignored.</p> <p>Ultimate payer's identifier is defined according to the first indicated field in the following order:</p> <ol style="list-style-type: none"> 1. field 2.70 <i>Identification</i> (and its elements) if indicated, or 2. field 2.23 <i>Identification</i> (and its elements) if indicated. <p>The same terms as described for the elements of field 2.19 are applied.</p>
	{Or	+++++OrganisationIdentification	<OrgId>	
	{{Or	++++++BICorBEI	<BICorBEI>	
	Or}}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	
	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	
	Or}	+++++PrivateIdentification	<PrvtId>	
	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	

Ind.	Mult.	Message element	XML tag	Use
	[1..1]	+++++++BirthDate	<BirthDt>	
	[1..1]	+++++++CityOfBirth	<CityOfBirth>	
	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
	Or}	+++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	
	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	
2.71	[0..1]	+++IntermediaryAgent1	<IntrmyAgt1>	
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	++++BIC	<BIC>	The BIC code of the beneficiary bank's correspondent bank. Optional field. Used for international payments that are not SEPA payments. For other payments, this field is ignored.
	[0..1]	++++ClearingSystemMemberIdentification	<ClrSysMmbld>	
	[0..1]	++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]	++++Code	<Cd>	Accepted, but not taken into account.
	[1..1]	++++MemberIdentification	<Mmbld>	Accepted, but not taken into account.
	[0..1]	++++Name	<Nm>	The name of the beneficiary bank's correspondent bank. Optional field. Used for international payments that are not SEPA payments. For other payments, this field is ignored. The field is limited to 70 symbols. Used if the BIC or clearing system's identifier is not known. If this field is indicated, then the element <i>AddressLine</i> of field 2.71 has to be indicated; otherwise, the payments will be rejected. If this field is not indicated, the name of the beneficiary bank's correspondent bank is identified according to the BIC.
	[0..1]	++++PostalAddress	<PstlAdr>	
	[0..1]	++++Country	<Ctry>	Country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_element.htm Also, see the description of the element <i>AddressLine</i> of field 2.71
	[0..2]	++++AddressLine	<AdrLine>	The address of the beneficiary bank's correspondent bank. Optional field. Used for international payments that are not SEPA payments. For other payments, this field is ignored. If this field is indicated then the element <i>Name</i> of field 2.71 has to be indicated; otherwise, the payments will be rejected. If this field is not indicated, the name of the beneficiary bank's correspondent bank is identified according to the BIC.

Ind.	Mult.	Message element	XML tag	Use
2.72	[0..1]	+++IntermediaryAgent1Account	<IntrmyAgt1Acct>	
	[1..1]	++++Identification	<Id>	
	{Or	+++++IBAN	<IBAN>	Accepted, but not taken into account.
	Or}	+++++Other	<Othr>	Accepted, but not taken into account.
	[1..1]	++++++Identification	<Id>	Accepted, but not taken into account.
2.77	[0..1]	+++CreditorAgent	<CdtrAgt>	
	[1..1]	++++FinancialInstitutionIdentificatio n	<FinInstnId>	
	[0..1]	+++++BIC	<BIC>	<p>BIC code of the beneficiary bank. Optional field.</p> <p>If this field is indicated:</p> <ul style="list-style-type: none"> - for SEPA and intra-bank payments, the BIC has to match the BIC which is identified on the basis of the element <i>IBAN</i> of field 2.80; otherwise, a BIC that is defined on the basis of IBAN used (the corresponding notification is shown). - for other payments, the indicated BIC that has to be in the BIC directory is used. <p>If this field is not indicated:</p> <ul style="list-style-type: none"> - BIC is identified on the basis of the element <i>IBAN</i> of field 2.80. If it is not possible to identify the BIC on the basis of the element <i>IBAN</i> of field 2.80, elements <i>Name</i> and <i>AddressLine</i> of field 2.77 have to be indicated; otherwise, the payments will be rejected.
	[0..1]	+++++ClearingSystemMember Identification	<ClrSysMmbld>	
	[0..1]	++++++ClearingSystemIdentificatio n	<ClrSysId>	
	[1..1]	+++++++Code	<Cd>	Accepted, but not taken into account.
	[1..1]	++++++MemberIdentification	<Mmbld>	Accepted, but not taken into account.
	[0..1]	+++++Name	<Nm>	<p>Beneficiary bank's name. Optional field. The field is limited to 70 symbols.</p> <p>For SEPA and intra-bank payments:</p> <ul style="list-style-type: none"> - the content of the field is ignored. Beneficiary bank's name is defined on the basis of the indicated BIC. <p>For other payments:</p> <ul style="list-style-type: none"> - if the elements <i>Name</i> and <i>AddressLine</i> of field 2.77 are not known, but the beneficiary bank's BIC is indicated, the name is identified on the basis of the indicated BIC. - if the BIC is not known, the elements <i>Name</i> and <i>Address Line</i> of field 2.77 have to be indicated; otherwise, the payments will be rejected.

Ind.	Mult.	Message element	XML tag	Use
	[0..1]	+++++PostalAddress	<PstlAdr>	
	[0..1]	+++++Country	<Ctry>	See the description of the element <i>AddressLine</i> of field 2.77.
	[0..2]	+++++AddressLine	<AdrLine>	Beneficiary bank's address. Optional field. For SEPA and intra-bank payments: – the content of the field is ignored. The beneficiary bank's address is defined on the basis of the indicated BIC. For other payments: - if the elements <i>Name</i> and <i>AddressLine</i> of element 2.77 are not known, but the beneficiary bank's BIC is indicated, the name is defined on the basis of the indicated BIC. - if the BIC is not known, the elements <i>Name</i> and <i>AddressLine</i> have to be indicated; otherwise, the payments will be rejected. - if the element <i>AddressLine</i> of field 2.77 is indicated, the element <i>Address</i> also has to be indicated. - if the elements <i>Country</i> and <i>AddressLine</i> of field 2.77 are indicated, the element <i>Address</i> also has to be indicated.
2.78	[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>	
	[1..1]	++++Identification	<Id>	
	{Or	+++++IBAN	<IBAN>	Beneficiary bank's account number in the correspondent bank in IBAN format. Optional field. Used only for international payments that are not SEPA payments. For other payments, this field is ignored. One of the elements <i>IBAN</i> or <i>Identification</i> of field 2.78 has to be indicated; otherwise, the payments will be rejected.
	Or}	+++++Other	<Othr>	
	[1..1]	+++++Identification	<Id>	Beneficiary bank's account number in the correspondent bank. Optional field. Only used for international payments that are not SEPA payments. For other payments, this field is ignored. One of the elements <i>IBAN</i> or <i>Identification</i> of field 2.78 has to be indicated; otherwise, the payments will be rejected.
2.79	[1..1]	+++Creditor	<Cdtr>	
	[1..1]	++++Name	<Nm>	Beneficiary's name/name, surname. Mandatory field. The field is limited to 70 symbols. In the case of an intra-bank payment, the name has to match the corresponding account name that is registered in the Bank system.

Ind.	Mult.	Message element	XML tag	Use
	[0..1]	++++PostalAddress	<PstlAdr>	
	[0..1]	+++++Country	<Ctry>	Beneficiary's country of residence. Optional field. Country code from: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm If this field is not indicated, the beneficiary's country of residence is defined on the basis of the element <i>IBAN</i> of field 2.80 (as the first reference) or the element <i>BIC</i> of field 2.77 (if indicated). If the beneficiary's country of residence cannot be determined from the said fields, the payments will be denied. Also, see the element <i>AddressLine</i> of field 2.79.
	[0..2]	+++++AddressLine	<AdrLine>	Payee's address. Optional field.
	[0..1]	++++Identification	<Id>	
	{Or	+++++OrganisationIdentification	<OrgId>	
	{{Or	++++++BICOrBEI	<BICOrBEI>	Identifier of the beneficiary-enterprise. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. The same requirements as for the element <i>Identification</i> of field 2.19 are applied. When identifying an enterprise, one of the elements of field 2.79 can be used: <i>BIC</i> or <i>BEI</i> or <i>Other</i> .
	Or}}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	Registration number or taxpayer identification number of the beneficiary-enterprise. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. The same requirements as for the element <i>Identification</i> of field 2.19 are applied. When identifying an enterprise, one of the elements of field 2.79 can be used: <i>BIC</i> or <i>BEI</i> or <i>Other</i> .
	[0..1]	+++++++SchemeName	<SchmeNm>	
	{{Or	+++++++Code	<Cd>	Identification scheme code. If taxpayer identification number is indicated this field contains TXID. Allowed codes are available: http://www.iso20022.org/external_code_list.page list: <i>ExternalOrganisationIdentification1Code</i>
	Or}}	+++++++Proprietary		Accepted, but not taken into account.
	Or}	+++++PrivateIdentification	<PrvtId>	
	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	When identifying a private person, one of the elements of field 2.79 can be used: <i>DateandPlaceofBirth</i> or <i>Other</i> .

Ind.	Mult.	Message element	XML tag	Use
	[1..1]	+++++++BirthDate	<BirthDt>	
	[1..1]	+++++++CityOfBirth	<CityOfBirth>	
	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
	Or}	+++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	Private person's personal identification number.
	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	Identification scheme code. If the personal identification code is indicated this field contains NIDN. Allowed codes are available: http://www.iso20022.org/external_code_list.page list: <i>ExternalPersonIdentification1Code</i>
2.80	[1..1]	+++CreditorAccount	<CdtrAcct>	
	[1..1]	++++Identification	<Id>	
	{Or	++++IBAN	<IBAN>	Beneficiary's account number in IBAN format (account to be credited). Mandatory for payments in Latvia, intra-bank and SEPA payments for which the account number has to have a correct IBAN; otherwise, the payments will be rejected. Besides, for intra-bank payments, the beneficiary's account number has to be in the Bank's database with the status <i>open</i> . If the element <i>SALA</i> of field 2.15 and IBAN are used more than once, the corresponding notification is displayed. One of the elements <i>Identification</i> or <i>IBAN</i> has to be indicated; otherwise, the payments will be rejected.
	Or}	++++Other	<Othr>	
	[1..1]	++++Identification	<Id>	Beneficiary's account number. Optional field. One of the elements <i>Identification</i> or <i>IBAN</i> of field 2.80 has to be indicated; otherwise, the payments will be rejected.
2.81	[0..1]	+++UltimateCreditor	<UltmCdtr>	
	[0..1]	++++Name	<Nm>	Ultimate beneficiary's name. Optional field. The field is only filled in for SEPA payments (except SEPA express payments) and only if it differs from the <i>Creditor</i> . For other payments, this field is ignored. The field is limited to 70 symbols.
	[0..1]	++++Identification	<Id>	
	{Or	++++OrganisationIdentification	<OrgId>	Ultimate beneficiary's identifier. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. The same terms as described for the elements of field 2.19 are applied.

Ind.	Mult.	Message element	XML tag	Use
	{Or	++++++BICorBEI	<BICorBEI>	
	Or}}	++++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	++++++Code	<Cd>	
	Or}	+++++PrivateIdentification	<PrvtId>	
	{Or	++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	++++++BirthDate	<BirthDt>	
	[1..1]	++++++CityOfBirth	<CityOfBirth>	
	[1..1]	++++++CountryOfBirth	<CtryOfBirth>	
	Or}	++++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	++++++Code	<Cd>	
2.86	[0..1]	+++Purpose	<Purp>	
	[1..1]	++++Code	<Cd>	The purpose of the payment in coded form. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. The corresponding purpose of the payment ISO code: http://www.iso20022.org/external_code_list.page list: <i>ExternalPurpose1Code</i>
2.89	[0..10]	+++RegulatoryReporting	<RgtrryRptg>	
	[0..1]	++++Authority	<Authrty>	
	[0..1]	++++Country	<Ctry>	Country of residence of the recipient of the information/reports resulting from normative and/or legal requirements. If it is necessary to report the External Payment Code, indicate <i>LV</i> in this field.
	[0..n]	++++Details	<Dtls>	
	[0..1]	++++Type	<Tp>	Information/message type. AMK – Code from External Payment Classifier for Latvia.
	[0..1]	++++Country	<Ctry>	Accepted, but not taken into account.
	[0..1]	++++Code	<Cd>	External Payment Code – 3 digits. A mandatory field if payments are executed between a resident of the Republic of Latvia and a non-resident, with the condition that the payment amount exceeds EUR 10 000.00. For example: 111 – export import of goods.
	[0..1]	++++Information	<Inf>	Accepted, but not taken into account.
2.98	[0..1]	+++RemittanceInformation	<Rmtlnf>	
2.99	[0..1]	++++Unstructured	<Ustrd>	Information for the beneficiary (Details/Purpose of the Payment) in free form max 140 symbols.

Ind.	Mult.	Message element	XML tag	Use
				The element can only be used once for each payment. The field is mandatory for payments that are not SEPA payments. For SEPA payments, it is not allowed to be filled in at the same time with the structured information for the beneficiary. (Field 2.126).
2.100	[0..1]	++++Structured	<Strd>	
2.120	[0..1]	+++++CreditorReferenceInformation	<CdtrRefInf>	
2.121	[0..1]	+++++Type	<Tp>	
2.122	[1..1]	+++++++CodeorProprietary	<CdOrPrtry>	
2.123	[1..1]	+++++++Code	<Cd>	The code of creditor's reference type. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. Only the code SCOR can be used – the document is a structured message.
2.125	[0..1]	+++++++Issuer	<Issr>	The issuer of the payment reference. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. Accepted, but not taken into account.
2.126	[0..1]	+++++Reference	<Ref>	Payment's reference number. Optional field. Used only for SEPA payments (except SEPA express payments). For other payments, this field is ignored. Must not be filled in at the same time with the unstructured information for the beneficiary. (Field 2.99). The element can only be used once per payment. If the reference number starts with <i>RF</i> , it has to correspond with the RF Creditor reference ISO 11649 standard. If the reference number does not start with <i>RF</i> , it is not checked.

3. Account Statement Message camt.053.001.02

The Content of the Account Statement Message

Account Statement Message is sent by the account maintainer (credit institution) to the account owner or its authorised party. This message is used to inform the account owner or its authorised persons about book entries conducted in the account and the account balance at a specific time.

Account Statement Message may contain information about more than one account. It contains information that is necessary for cash flow management and/or for bank reconciliation. Account statement only reflects the booked transactions and account balance. The statement may contain more detailed information about the entries reflected in it.

Depending on the Internet bank user rights, detailed or shortened information about certain transactions may be reflected in the account statement. Information about Salary Payments and related commission is reflected in the total amount or separately – depending on the user rights and the chosen criteria.

The message contains two mandatory blocks: Header (Galvene) and Account Report (Pārskats).

Header (Galvene): this block is mandatory and is only indicated once. It contains the identifying elements of a file – message identifier, creation date and time of the message.

Account Report (Konta pārskats): this block is mandatory and can be indicated multiple times. It is indicated multiple times for each account that the message reflects. The report contains the components *Balance* and *Entry*.

In the following table the fields that are used in the messages are described in the following format:

Ind. – the element number of a message. The number corresponds with the ISO 20022 XML Message Description which can be found on the website: www.iso20022.org under the *Second version of the Bank-to-Customer Cash Management messages* with the reference *camt.053.001.02*.

Or. – indicates choice. One or the other element can be included in the message.

Mult. – indicates the mandatory nature of an element and the frequency of this element. Possible values and their meaning:

[1..1] – the element is **mandatory** and can be indicated once;

[1..n] – the element is mandatory and can be indicated once or several times;

[0..1] – it is allowed not to indicate the element. If the element is indicated, it can only be done once;

[0..n] – it is allowed not to indicate the element. If the element is indicated, it can be done once or several times.

Message element – the name of the element according to ISO 20022 XML.

XML tag – the corresponding element's XML tag in a message.

Use – extra remarks about the use of the field.

No data can be indicated in the grey fields.

Header

Ind.	Mult.	Or	Message element	XML tag	Type	Use
	[1..1]		Message root	<BkToCstmrStmnt>		
1.0	[1..1]		+GroupHeader	<GrpHdr>	GroupHeader42	
1.1	[1..1]		++MessageIdentification	<MsgId>	Max35Text	Message reference that is assigned by the Bank.
1.2	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime	Time and date when the message was created (YYYY-MM-DDThh:mm:ss, for example: 2012-11-21T09:10:49).

Account Report

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.0	[1..n]		+Statement	<Stmnt>	AccountStatement2	
2.1	[1..1]		++Identification	<Id>	Max35Text	Unique message identifier.
2.4	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime	Time and date when the message was created (YYYY-MM-DDThh:mm:ss).
2.5	[1..1]		++FromToDate	<FrToDt>	DateTimePeriodDetails	
	[1..1]		+++FromDateTime	<FrDtTm>	ISODateTime	Account statement's start date and time.
	[1..1]		+++ToDateTime	<ToDtTm>	ISODateTime	Account statement's end date and time.
2.10	[1..1]		++Account	<Acct>	CashAccount20	
	[1..1]		+++Identification	<Id>	AccountIdentification4	
					Choice	
	[1..1]		++++IBAN	<IBAN>	IBAN2007Identifier	Account number in the IBAN format.
	[0..1]		+++Currency	<Ccy>	ActiveOrHistoricCurrencyCode	Account currency about which the account statement is created.
	[0..1]		+++Owner	<Ownr>	PartyIdentification32	
	[1..1]		++++Name	<Nm>	Max140Text	Account owner's name.
	[0..1]		++++PostalAddress	<PstlAdr>	PostalAddress6	

Ind.	Mult.	Or	Message element	XML tag	Type	Use
	[0..1]		+++++PostCode	<PstCd>	Max16Text	Account owner's postcode.
	[0..1]		+++++TownName	<TwnNm>	Max35Text	Account owner's city of registration.
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text	Account owner's address of registration.
	[1..1]		+++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		+++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	If a client is a legal entity – registration number.
	[0..1]		+++++++Scheme Name	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	If a client is a legal entity – <i>COID</i> .
	[1..1]	Or}	+++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		+++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	If a client is a physical entity – personal identification code.
	[0..1]		+++++++Scheme Name	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	If a client is a physical entity – <i>NIDN</i> .
	[0..1]		+++Servicer	<Svcr>	BranchAndFinancialInstitutionIdentification4	
	[1..1]		+++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++BIC	<BIC>	BIC Identifier	SWIFT (BIC) code of the Bank.
	[0..1]		+++++Name	<Nm>	Max140Text	Name of the Bank.
	[0..1]		+++++PostalAddress	<PstAdr>	Component - See (PostalAddress6 Component)	
	[0..1]		+++++PostCode	<PstCd>	Max16Text	Bank's postcode.
	[0..1]		+++++TownName	<TwnNm>	Max35Text	Bank's city of registration.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text	Bank's registered address.
2.23	[1..n]		++Balance	<Bal>	CashBalance3	
2.24	[1..1]		+++Type	<Tp>	BalanceType12	
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>	BalanceType5Choice	
2.26	[1..1]		+++++Code	<Cd>	BalanceType12Code	For the opening balance of the account statement period – OPBD For the closing balance of the account statement period – CLBD
2.31	[0..1]		+++CreditLine	<CdtLine>	CreditLine2	
2.32	[1..1]		++++Included	<Incl>	TrueFalseIndicator	If overdraft is linked to the account – <i>False</i> ; otherwise, not used.
2.33	[0..1]		++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	If overdraft is linked to the account – the limit of overdraft is indicated; otherwise, not used.
2.34	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	Current account's currency and balance.
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Indicates credit or debit balance sheet. CRDT = credit balance sheet. DBIT = debit balance sheet. Zero balance is considered as credit balance.
2.36	[1..1]		+++Date	<Dt>	DateAndDateTimeChoice	
	[1..]		++++Date	<Dt>	ISODate	Opening balance – date from the field from (dd/mm/yyyy) in Internet bank's section Account Statement. Closing balance – date from the field until (dd/mm/yyyy) in Internet bank's section Account Statement.
2.43	[1..1]		++TransactionsSummary	<TxSummary>	TotalTransactions2	
2.49	[1..1]		+++TotalCreditEntries	<TtlCdtNtries>	NumberAndSumOfTransactions1	
2.51	[1..1]		++++Sum	<Sum>	DecimalNumber	Total amount of the credit entries
2.52	[1..1]		+++TotalDebitEntries	<TtlDbtNtries>		

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.54	[1..1]		++++Sum	<Sum>	DecimalNumber	Total amount of the debit entries
2.76	[0..n]		++Entry	<Ntry>	ReportEntry2	
2.78	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	Amount in the account currency.
2.79	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	Indicates whether a transaction is a Credit (CRDT) or a Debit (DBIT) transaction.
2.81	[1..1]		+++Status	<Sts>	EntryStatus2Code	BOOK
2.82	[1..1]		+++BookingDate	<BookgDt>	DateAndDateTimeChoice	
	[1..1]		++++Date	<Dt>	ISODate	Time when a transaction was executed in the account.
2.83	[1..1]		+++ValueDate	<ValDt>	DateAndDateTimeChoice	
	[1..1]		++++Date	<Dt>	ISODate	Value date of a transaction.
2.84	[0..1]		+++AccountServicerReference	<AcctSvcrRef>	Max35Text	Unique transaction identifier assigned by the Bank. Not used when indicating the total amount of Salary Payment transactions.
2.91	[1..1]		+++BankTransactionCode	<BkTxCd>	BankTransactionCodeStructure4	
2.92	[1..1]		++++Domain	<Domn>	BankTransactionCodeStructure5	
2.93	[1..1]		+++++Code	<Cd>	ExternalBankTransactionDomain1Code	Corresponding ISO bank transaction codes are used. Available at: http://www.iso20022.org/external_code_list.page See additional conditions for field values.
2.94	[1..1]		+++++Family	<Fmly>	BankTransactionCodeStructure6	
2.95	[1..1]		+++++Code	<Cd>	ExternalBankTransactionFamily1Code	Corresponding ISO bank transaction codes are used. Available at: http://www.iso20022.org/external_code_list.page See additional conditions for field values.
2.96	[1..1]		+++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	Corresponding ISO bank transaction codes are used. Available at: http://www.iso20022.org/external_code_list.page See additional conditions for field values.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.135	[1..n]		+++EntryDetails	<NtryDtls>	EntryDetails1	
2.142	[0..n]		++++TransactionDetails	<TxDtls>	EntryTransaction2	
2.143	[1..1]		+++++References	<Refs>	TransactionReference s2	
2.145	[1..1]		++++++AccountService Reference	<AcctSvcrRef>	Max35Text	Reference of a specific payment, which is included in the file, is indicated. Not used when indicating Salary Payments total amount.
2.147	[0..1]		++++InstructionIdentific ation	<InstrId>	Max10Text	Unique transaction identifier that is assigned by the client. (Message element's number 2.29 from <i>pain.001.001.03</i>)
2.148	[0..1]		++++++EndToEndIdenti fication	<EndToEndId>	Max35Text	For SEPA payments – field's <i>EndToEndId</i> content, if indicated; otherwise – NOTPROVIDED. Not used when indicating the transaction of Salary Payments as total amount.
2.149	[0..1]		++++++TransactionIden tification	<TxId>	Max35Text	Archive No. of a transaction.
2.156	[0..1]		+++++AmountDetails	<AmtDtls>	AmountAndCurrencyE xchange3	
	[0..1]		++++++TransactionAmo unt	<TxAmt>	AmountAndCurrencyE xchangeDetails3	
	[1..1]		++++++Amount	<Amt>	ActiveOrHistoricCurre ncyAndAmount	Currency and amount of a transaction. In the transaction of Salary Payment as a total, the total amount of salary payments or the total of the related commissions that have been sent in one package and debited on a specific value date is indicated.
	[0..1]		++++++CurrencyExch ange	<CcyXchg>	CurrencyExchange5	
	[1..1]		++++++SourceCurren cy	<SrcCccy>	ActiveOrHistoricCurre ncyCode	For currency exchange transactions, the currency sold by the client is indicated. In other cases, the field is not used.
	[0..1]		++++++TargetCurren cy	<TrgtCcy>	ActiveOrHistoricCurre ncyCode	For currency exchange transactions, the currency bought by the client is indicated. In other cases, the field is not used.
	[0..1]		++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurre ncyCode	For currency exchange transactions, the indicated currency code is the one in which currency exchange rate is expressed. For example, if the currency exchange rate is EUR 1 = USD 1.367, then EUR must be indicated. In other cases, the field is not used.
	[1..1]		++++++ExchangeRat e	<XchgRate>	BaseOneRate	For currency exchange transactions, currency exchange rate is indicated. In other cases, the field is not used.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.199	[0..1]		+++++RelatedParties	<RltdPties>	TransactionParty2	
2.201	[0..1]		++++++Debtor	<Dbtr>	PartyIdentification32	
	[0..1]		+++++++Name	<Nm>	Max140Text	For incoming payments, the payer's name, if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++PostalAddress	<PstlAdr>	PostalAddress6	
	[0..7]		+++++++AddressLine	<AdrLine>	Max70Text	For incoming payments, the payer's address, if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++Identification	<Id>	ChoiceComponent (Party6Choice)	
	[1..1]	{Or	+++++++Organistaionl dentification	<OrgId>	OrganisationIdentificat ion4	
	[0..n]		+++++++Other	<Othr>	GenericOrganisationId entification1	
	[1..1]		+++++++Identificatio n	<Id>	Max35Text	For incoming payments, the payer-legal entity identifier (<i>Originator's ID</i>), if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmNm>	OrganisationIdentificat ionSchemeName1Cho ice	
	[1..1]		+++++++Code	<Cd>	Code	For incoming payments, the payer-legal entity identifier code, if available, is indicated. In other cases, the field is not used.
	[1..1]	Or}	+++++++PrivatIdentifi cation	<PrvtId>	PersonIdentification5	
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentific ation1	
	[1..1]		+++++++Identificatio n	<Id>	Max35Text	For incoming payments, the payer-physical entity identifier (<i>Originator's ID</i>), if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSc heme- Name1Choice	
	[1..1]		+++++++Code	<Cd>	Code	For incoming payments, the payer-physical entity identifier code, if available, is indicated. In other cases, the field is not used.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.202	[0..1]		+++++++DebtorAccount	<DbtrAcct>	CashAccount16	
	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice	
	[1..1]	{Or	+++++++IBAN	<IBAN>	IBAN2007Identifier	For incoming payments, the payer's account number in the IBAN format, if available, is indicated. In other cases, the field is not used.
	[1..1]	Or}	+++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++Identification	<Id>	Max34Text	For incoming payments, the payer's account number is indicated, if it does not comply with the IBAN format. In other cases, the field is not used.
2.203	[0..1]		+++++++UltimateDebtor	<UltmtDbtr>	PartyIdentification32	
	[0..1]		+++++++Name	<Nm>	Max140Text	Ultimate payer's name, if available. In other cases, the field is not used.
	[0..1]		+++++++Identification	<Id>	ChoiceComponent (Party6Choice)	
	[1..1]	{Or	+++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		+++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	Ultimate payer-legal entity identifier, if available. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	Ultimate payer-legal entity identifier code, if available. In other cases, the field is not used.
	[1..1]	Or}	+++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		+++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	Ultimate payer-physical entity identifier, if available. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	Ultimate payer-physical entity identifier code, if available. In other cases, the field is not used.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.204	[0..1]		++++++Creditor	<Cdtr>	PartyIdentification32	
]0..1]		++++++Name	<Nm>	Max140Text	For outgoing payments, the beneficiary's name is indicated. For Salary Payment total – Consolidated Payment. In other cases, the field is not used.
	[0..1]		++++++Identification	<Id>	ChoiceComponent(Party6Choice)	
	[1..1]	{Or	++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++Identification	<Id>	Max35Text	For outgoing payments, the beneficiary-legal entity identifier, if available, is indicated. In other cases, the field is not used.
	[0..1]		++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		++++++Code	<Cd>	Code	For outgoing payments, the beneficiary-legal entity identifier code, if available, is indicated. In other cases, the field is not used.
	[1..1]	Or}	++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++Identification	<Id>	Max35Text	For outgoing payments, the beneficiary-physical entity identifier, if available, is indicated. In other cases, the field is not used.
	[0..1]		++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]		++++++Code	<Cd>	Code	For outgoing payments, the beneficiary-physical entity identifier code, if available, is indicated. In other cases, the field is not used.
2.205	[0..1]		++++++CreditAccount	<CdtrAcct>	CashAccount16	
	[1..1]		++++++Identification	<Id>	AccountIdentification4Choice	

Ind.	Mult.	Or	Message element	XML tag	Type	Use
	[1..1]	{Or	+++++++IBAN	<IBAN>	IBAN2007Identifier	For outgoing payments, the beneficiary's account number in IBAN format, if available, is indicated. In other cases, the field is not used.
	[1..1]	Or}	+++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++Identification	<Id>	Max34Text	For incoming payments, the beneficiary's account number is indicated, if it does not comply with the IBAN format. In other cases, the field is not used.
2.206	[0..1]		+++++++UltimateCreditor	<UltmtCdtr>	PartyIdentification32	
	[0..1]		+++++++Name	<Nm>	Max140Text	For outgoing payments, the ultimate beneficiary's name, if available, is indicated.
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	+++++++OrganisationIdentification	<Orgld>	OrganisationIdentification4	
	[0..n]		+++++++Other	<Othr>		
	[1..1]		+++++++Identification	<Id>	Max35Text	For outgoing payments, the ultimate beneficiary-legal entity identifier, if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	For outgoing payments, the ultimate beneficiary-legal entity identifier code, if available, is indicated. In other cases, the field is not used.
	[1..1]	Or}	+++++++PrivateIdentification	<Prvtld>	PersonIdentification5	
	[0..n]			<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	For outgoing payments, the ultimate beneficiary-physical entity identifier, if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++SchemeName	<SchmeNm>	PersonIdentificationSchemeName1Choice	
	[1..1]		+++++++Code	<Cd>	Code	For outgoing payments, the ultimate beneficiary-physical entity identifier code, if available, is indicated. In other cases, the field is not used.

Ind.	Mult.	Or	Message element	XML tag	Type	Use
2.211	[0..1]		+++++RelatedAgents	<RltdAgt>	TransactionAgents2	
2.212	[0..1]		++++++DebtorAgents	<DbtrAgt>	BranchAndFinancialInstitutionIdentification4	
	[1..1]		+++++++FinancialinstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	For incoming payments, the SWIFT (BIC) code of the payer's bank, if available in the received payment, is indicated. In other cases, the field is not used.
	[0..1]		+++++++Name	<Nm>	Max140Text	For incoming payments, the name of the payer's bank, which is available in the received payment or determined on the basis of the SWIFT (BIC) code of the payer's bank, is indicated. In other cases, the field is not used.
2.213	[0..1]		++++++CreditorAgent	<CdtrAgt>	BranchAndFinancialInstitutionIdentification4	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++++BIC	<BIC>	BIC Identifier	For outgoing payments, the SWIFT (BIC) code of the beneficiary's bank, if available, is indicated. In other cases, the field is not used.
	[0..1]		+++++++Name	<Nm>	Max140Text	For outgoing payments, the name of the beneficiary's bank, if available, is indicated. In other cases, the field is not used.
2.234	[0..1]		+++++RemittanceInformation	<RmtInf>	RemittanceInformation5	
2.235	[0..n]		+++++Unstructured	<Ustrd>	Max140Text	Information for the beneficiary (Details/Purpose of the Payment), if available.
2.236	[0..n]		+++++Structured	<Strd>	StructuredRemittanceInformation7	
2.256	[0..n]		+++++++CreditorReferenceInformation	<CdtrRefInf>		
2.262	[0..1]		+++++++Reference	<Ref>	Text	Payment reference number, if available.

Additional conditions for field values:

Description	ISO Domain Code	ISO Family Code	ISO Sub-Family Code
Currency exchange	FORX	SPOT	NTAV
Interest on the account balance	ACMT	MCOP	INTR
Overdraft commission payments	LDAS	MDOP	INTR
Incoming SEPA payments	PMNT	RCDT	ESCT
Incoming domestic payments that are not SEPA payments	PMNT	RCDT	DMCT
Incoming international payments that are not SEPA payments	PMNT	RCDT	XBCT
Incoming intra-bank payments	PMNT	RCDT	BOOK
Outgoing intra-bank bank payments	PMNT	ICDT	BOOK
Outgoing SEPA payments	PMNT	ICDT	ESCT (for Salary Payments – SALA)
Outgoing domestic payments that are not SEPA payments	PMNT	ICDT	DMCT
Outgoing international payments that are not SEPA payments	PMNT	ICDT	XBCT
Term deposit is accepted	LDAS	FTDP	DPST
Term deposit is ended	LDAS	FTDP	RPMT
Interest on the term deposit	LDAS	FTDP	INTR
Commission for an outgoing payment	PMNT	ICDT	FEES
Commission for an incoming payment	PMNT	RCDT	FEES
Other commission	ACMT	MDOP	FEES

4. Examples

Example of a Payment Initiation Message:

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Example of an Account Statement:

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