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XML PAYMENT LIST

SERVICE DESCRIPTION

samlink

A Kyndryl Company

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1. General

This document comprises a service description of a payment list in XML format. This service description applies to Savings Banks and Oma Savings Bank.

The XML payment list itemizes payment batches received as XML payment material.

The XML payment list is used for reporting payment batches paid during the day. The transactions in the payment list include SEPA Credit Transfer payments, SEPA Instant Credit Transfer payments or international payments, according to what has been agreed upon with the customer.

Rejected SEPA Instant Credit Transfers are not reported on the payment list.

The XML payment list is not used for reporting payments included in a SALA payment batch or domestic express transfers (POPS). The payment list's recipient, delivery route and the payment types to be reported are agreed upon between the customer and the bank.

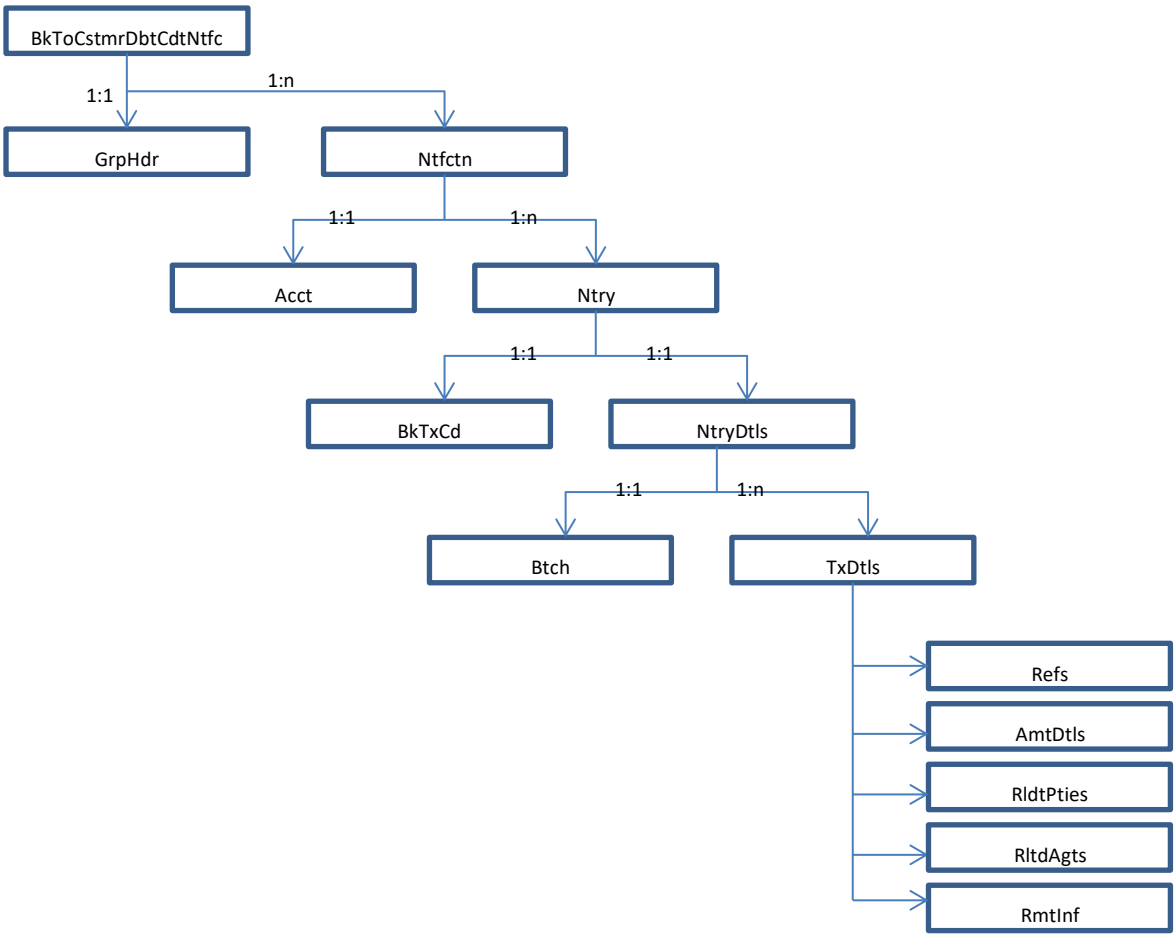
The XML payment list can be added to the WebService channel or the Corporate Network Service.

The material's application ID is XM.

2. Structure of the XML payment list material

The XML payment list is provided as a Bank-to-Customer message type camt.054.001.02 (BankToCustomerDebitCreditNotificationV02).

Material structure:



For a single payment batch, the notification is divided into as many Entry structures as there are charges allocated to the batch. All of the SEPA transaction payments in the batch are itemized in a single Entry structure, but each SEPA Instant Credit Transfer or international payment is presented in a separate Entry structure.

The Recurrent column in the table below is described in the following:

1..1 data available at all times

0..1 data can be available or missing

1..n data occurs at least once but it can also occur more frequently

3. XML message data:

3.1 GROUPHEADER, NOTIFICATION

Message data	XML Tag	Recurrence	Value, description, processing
GroupHeader	<GrpHdr>	1..1	

MessageIdentification	<GrpHdr><MsgId>	1..1	The identifier that itemises the material
CreationDateTime	<GrpHdr><CreDtTm>	1..1	Material creation date and time
AdditionalInformation	<GrpHdr><AddtlInf>		Not in use
Notification	<Ntfctn>	1..n	
Identification	<Ntfctn><Id>	1..1	Identifier
CreationDateTime	<Ntfctn><CreDtTm>	1..1	Material creation date and time
CopyDuplicateIndicator	<Ntfctn> <CpyDplctInd>	0..1	Not in use
Account	<Ntfctn ><Acct> <Id><IBAN>	1..1	The account, the transactions of which are reported
Currency	<Ntfctn><Acct><Ccy>	0..1	Account currency
OwnerIdentification	<Ntfctn><Acct> <Ownr><Id><OrgId> <Othr><Id>	1..1	Service identifier. From the “Outgoing payments” service agreement
Servicer/ FinancialInstitutionIdentification	<Ntfctn><Acct> <Svcr><FinnInstnId> <BIC>	1..1	The BIC code of the originator's bank.
TransactionSummary/ NumberOfEntries	<Ntfctn><TxSummry> <TtlNtries> <NbOfNtries>	0..1	Quantity. The total number of successfully paid transactions in the batch.

3.2 ENTRY

Message data	XML Tag	Recurrence	Value, description, processing
Entry	<Ntry>	1-n	1/ charge concerning transactions in the batch
Amount, AmountCurrency	<Ntry><Amt>	1..1	Total amount of transactions (TransactionDetails in the Entry). The amount corresponds with the account transaction’s amount. The Ccy attribute indicates the currency.
CreditDebitIndicator	<Ntry> <CdtDbtInd>	1..1	Plus or minus sign for the amount (= debit). Constant “DBIT”.
Status	<Ntry><Sts>	1..1	Constant “BOOK”
Booking Date	<Ntry><BookgDt> <Dt>	1..1	Booking date in format yyyy-mm-dd

ValueDate	<Ntry><ValDt><Dt>	0..1	Not in use.

AccountServicer Reference	<Ntry><AcctSvcrRef>	0..1	The account charge's archive identifier (SEPA SCT payments total – charge or SEPA INST or international payment)
BankTransactionCode/ Domain	<Ntry><BkTxCd> <Domn><Cd>	1..1	Constant "PMNT"
FamilyCode	<Ntry><BkTxCd> <Domn><Family> <Cd>	1..1	Constant "RCDP" in the SEPA Credit Transfer payment entry Constant "ICDT" for the international payment entry Constant "IRCT" for the SEPA Instant Credit Transfer payment entry
SubFamilyCode	<Ntry><BkTxCd> <Domn><Family> <SubFmlyCd>	1..1	Constant "ESCT" in the SEPA Credit Transfer and SEPA Instant Credit Transfer payment entries. Constant "XBCT" for the international payment entry
Proprietary Code	<Ntry><BkTxCd> <Prtry><Cd>	0..1	Not in use
Issuer	<Ntry><BkTxCd> <Prtry><Issr>	0..1	Not in use
EntryDetails			
Message Identification	<Ntry><NtryDtls> <Btch><MsgId>	0..1	An identifier of received XML payment material provided by the customer
Payment Information Identification	<Ntry><NtryDtls> <Btch><PmtInfId>	0..1	An identifier of received XML payment material provided for the batch by the customer
NumberOfTransactions	<Ntry><NtryDtls> <Btch><NbOfTxs>	1..1	Total number of transactions Note: Always 1 in international payment entries
TotalAmount	<Ntry><NtryDtls> <Btch><TtlAmt>	1..1	Total amount of transactions in the SEPA SCT payment entry The transaction amount in the SEPA INST payment entry The transaction amount in the international payment entry

			The Ccy attribute indicates the debit account's currency.
CreditDebitIndicator	<Ntry><NtryDtls><Btch><CdtDbtInd>	1..1	Plus or minus sign for the amount. Constant "DBIT".
TransactionDetails		1..n	payment batch's paid transaction
AccountServicer Reference	<Ntry><NtryDtls><TxDtls><Refs><AcctSvcrRef>	0..1	Transaction's archive ID
InstructionIdentification	<Ntry><NtryDtls><TxDtls><Refs><InstrId>	0..1	An identifier of received XML payment material provided for the transaction by the payer
EndToEndIdentification	<Ntry><NtryDtls><TxDtls><Refs><EndToEndId>	0..1	An identifier of received XML payment material provided for the transaction by the payer

Instructed amount	<Ntry><NtryDtls><TxDtls><AmtDtls><InstrdAmt><Amt>	0..1	For international payments ONLY The currency and amount of the payment
Transaction Amount	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><Amt>	0..1	Transaction amount and currency in the debit account's currency
SourceCurrency	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><CcyXchg><SrcCcy>	0..1	For international payments ONLY Payment currency
TargetCurrency	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><CcyXchg><TrgCcy>	0..1	For international payments ONLY Debit account's currency
UnitCurrency	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><CcyXchg><UnitCcy>	0..1	For international payments ONLY Constant "EUR"
ExchangeRate	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><CcyXchg><XchgRate>	0..1	For international payments ONLY Exchange rate
Contract Identification	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt><CcyXchg>	0..1	For international payments ONLY

	<CtrctId>		Exchange rate reference
DebtorName	<Ntry><NtryDtls> <TxDtls><RltdPties> <Dbtr><Nm>	0..1	Payer's name
UltimateDebtorName	<Ntry><NtryDtls> <TxDtls><RltdPties> <UltmtDbtr><Nm>	0..1	Name of the original payer
CreditorName	<Ntry><NtryDtls> <TxDtls><RltdPties> <Cdtr><Nm>	0..1	Recipient's name
CreditorAddress/ Country	<Ntry><NtryDtls> <TxDtls><RltdPties> <Cdtr><PstlAdr> <Ctry>	0..1	Country code of the recipient’s address
CreditorAddress/ AdrLine	<Ntry><NtryDtls> <TxDtls><RltdPties> <Cdtr><PstlAdr> <Adrline>	0..1	Recipient’s address
Creditor Account/IBAN	<Ntry><NtryDtls> <TxDtls><RltdPties> <CdtrAcct><Id> <IBAN>	0..1	Recipient’s account in IBAN format
Creditor Account	<Ntry><NtryDtls> <TxDtls><RltdPties> <CdtrAcct><Id><Othr> <Id>	0..1	For international payments ONLY when the recipient’s account is other than IBAN
CreditorAccount, SchmeName	<Ntry><NtryDtls> <TxDtls><RltdPties> <CdtrAcct><Id><Othr> <SchmeNm><Cd>	0..1	For international payments ONLY Format of the recipient’s account Constant “BBAN” if the recipient’s account is in BBAN format
CreditorAccountType	<Ntry><NtryDtls> <TxDtls><RltdPties> <CdtrAcct><Id><Tp> <Prtry>	0..1	Not in use
UltimateCreditorName	<Ntry><NtryDtls> <TxDtls><RltdPties> <UltmtCdtr><Nm>	0..1	Name of the ultimate recipient
CreditorAgent,BIC	<Ntry><NtryDtls> <TxDtls><RltdAgts> <CdtrAgt><FinInstnId> <BIC>	0..1	Recipient's bank, BIC

CreditorAgent, ClearingSystemIdentific ation	<Ntry><NtryDtls> <TxDtls><RltdAgts> <CdtrAgt><FinInstnId> <ClrSysMmbId> <ClrSysId><Cd>	0..1	For international payments ONLY Recipient's bank, clearing code
CreditorAgent Name	<Ntry><NtryDtls> <TxDtls><RltdAgts> <CdtrAgt><FinInstnId> <Nm>	0..1	For international payments ONLY The name of the recipient's bank
CreditorAgent,Country	<Ntry><NtryDtls> <TxDtls><RltdAgts> <CdtrAgt> <FinInstnId><PstlAdr>< Ctry>	0..1	For international payments ONLY Country of the recipient's bank
CreditorAgent,Address	<Ntry><NtryDtls> <TxDtls><RltdAgts> <CdtrAgt><FinInstnId> <PstlAdr><AdrLine>	0..1	For international payments ONLY The address of the recipient's bank.
RemittanceInformation = transaction message(s)		1..n	when the payment has only one remittance info (Ustrd or Strd)
RemittanceInformation Unstructured	<Ntry><NtryDtls> <TxDtls><RmtInf> <Ustrd>	0..1	Free-format message
CreditorReferenceInfor mation, Code	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Tp><CdOrPrty><Cd>	0..1	"SCOR" when the payment has been handled with a reference
Issuer	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Tp><Issr>	0..1	reference standard
Reference	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Ref>	0..1	Reference
Remittance information, ReferredDocumentInformation = transaction itemisation message		1..n	For SEPA payments only, not for international payments.
ReferredDocument Information, Code	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><RfrdDocInf> <Tp><CdOrPrtry><Cd>	0..1	Invoice class/type CINV/CREN
ReferredDocument Information, Number	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><RfrdDocInf> <Tp><Nb>	0..1	Invoice number

ReferredDocument Information, CreditNoteAmount	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><RfrdDocAmt> <CdtNoteAmt>	0..1	Amount, credit invoice
ReferredDocument Information, RemittedAmount	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><RfrdDocAmt> <RmtdAmt>	0..1	Amount, invoice
Code	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Tp><CdOrPrty><Cd>	0..1	Not in use
Issuer	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Tp><Issr>	0..1	Not in use
Reference	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><CdtrRefInf> <Ref>	0..1	Reference
AdditionalRemittanceInformation	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd><AddtlRmtInf>	0..1	Message

4. EXAMPLES OF XML PAYMENT LISTS

One SEPA payment and one international payment have been paid from the customer's payment batch:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
 xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02
camt.054.001.02.xsd"  xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02">
<BkToCstmrDbtCdtNtfctn>
<GrpHdr>
 <MsgId>201302130943XM00000003</MsgId>
 <CreDtTm>2013-02-13T09:43:08+02:00</CreDtTm>
</GrpHdr>
<Ntfctn>
 <Id>XM000000000701453</Id>
 <CreDtTm>2013-02-13T09:43:08+02:00</CreDtTm>
<Acct>
  <Id>
   <IBAN>FI1212345678901234</IBAN>
```

```
 </Id>
 <Ccy>EUR</Ccy>
 <Ownr>
  <Id>
   <OrgId>
    <Othr><Id>987654321</Id></Othr>
   </OrgId>
  </Id>
 </Ownr>
 <Svcr>
  <FinInstnId>
   <BIC>BANKFIHH</BIC>
  </FinInstnId>
 </Svcr>
</Acct>
<TxsSummry>
 <TtlNtries>
  <NbOfNtries>2</NbOfNtries>
 </TtlNtries>
</TxsSummry>
<Ntry>
 <Amt Ccy="EUR">8.00</Amt>
 <CdtDbtInd>DBIT</CdtDbtInd>
 <Sts>BOOK</Sts>
 <BookgDt>
  <Dt>2013-02-06</Dt>
 </BookgDt>
 <AcctSvcrRef>201302061234LX000008</AcctSvcrRef>
 <BkTxCd>
  <Domn>
   <Cd>PMNT</Cd>
   <Fmly>
    <Cd>RCDT</Cd>
    <SubFmlyCd>ESCT</SubFmlyCd>
   </Fmly>
  </Domn>
    </BkTxCd>
 <NtryDtls>
  <Btch>
   <MsgId>Asiakkaan_oma_tunniste1</MsgId>
   <PmtInfId>Asiakkaan_oma_eran_tunniste1</PmtInfId>
   <NbOfTxs>1</NbOfTxs>
   <TtlAmt Ccy="EUR">8.00</TtlAmt>
   <CdtDbtInd>DBIT</CdtDbtInd>
  </Btch>
  <TxDtls>
   <Refs>
    <AcctSvcrRef>201302061234LX000007</AcctSvcrRef>
```

```
    <InstrId>Asiakkaan_lahettama_Instrid1</InstrId>
    <EndToEndId>Asiakkaan_lahettama_E2EId1</EndToEndId>
   </Refs>
   <AmtDtls>
    <InstdAmt>
     <Amt Ccy="EUR">8.00</Amt>
    </InstdAmt>
   </AmtDtls>
   <RltdPties>
    <Dbtr>
     <Nm>Matti Maksaja oy</Nm>
    </Dbtr>
    <Cdtr>
     <Nm>Saaja Saksalainen</Nm>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>DE99122222333333444444</IBAN>
     </Id>
    </CdtrAcct>
   </RltdPties>
   <RltdAgts>
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     </FinInstnId>
    </CdtrAgt>
   </RltdAgts>
   <RmtInf>
    <Ustrd>Vapaa viesti</Ustrd>
   </RmtInf>
</TxDtls>
  </NtryDtls>
 </Ntry>
  <Ntry>
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   <Dt>2013-02-06</Dt>
  </BookgDt>
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  <BkTxCd>
   <Domn>
    <Cd>PMNT</Cd>
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```
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  <SubFmlyCd>XPCT</SubFmlyCd>
 </Fmly>
</Domn>
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<NtryDtls>
 <Btch>
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 <PmtInfId> Asiakkaan_oma_eran_tunniste1</PmtInfId>
 <NbOfTxs>1</NbOfTxs>
 <TtlAmt Ccy="EUR">9.00</TtlAmt>
 <CdtDbtInd>DBIT</CdtDbtInd>
</Btch>
 <TxDtls>
 <Refs>      <AcctSvcrRef>20130206123497U60002</AcctSvcrRef>
  <InstrId> Asiakkaan_lahettama_Instrid2</InstrId>
  <EndToEndId> Asiakkaan_lahettama_E2EId2</EndToEndId>
 </Refs>
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  </InstdAmt>
  <TxAmt>
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   <CcyXchg>
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    <XchgRate>0.90000</XchgRate>
   </CcyXchg>
  </TxAmt>
 </AmtDtls>
 <RltdPties>
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  </Dbtr>
  <Cdtr>
   <Nm>Saaja Britti</Nm>
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    <Ctry>GB</Ctry>
    <AdrLine>Accrington</AdrLine>
   </PstlAdr>
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  <CdtrAcct>
   <Id>
    <IBAN>12345678</IBAN>
    </Id>
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```
        </CdtrAcct>
       </RltdPties>
        <RltdAgts>
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            <ClrSysId>
             <Cd>SC010</Cd>
             </ClrSysId>
             <MmbId>004</MmbId>
           </ClrSysMmbId>
          </FinInstnId>
         </CdtrAgt>
        </RltdAgts>
        <RmtInf>
         <Ustrd>Free message</Ustrd>
        </RmtInf>
       </TxDtls>
      </NtryDtls>
     </Ntry>
    </Ntfctn>
    </BkToCstmrDbtCdtNtfctn>
</Document>
```

Three SEPA payments have been paid from the customer's payment batch:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
 xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02
camt.054.001.02.xsd"  xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02">
<BkToCstmrDbtCdtNtfctn>
 <GrpHdr>
  <MsgId>201302130943XM00000006</MsgId>
  <CreDtTm>2013-02-13T09:43:08+02:00</CreDtTm>
 </GrpHdr>
 <Ntfctn>
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  <CreDtTm>2013-02-13T09:43:08+02:00</CreDtTm>
  <Acct>
   <Id>
    <IBAN>FI1212345678901234</IBAN>
   </Id>
   <Ccy>EUR</Ccy>
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    <Id>
     <OrgId>
      <Othr><Id>987654321</Id></Othr>
```

```
  </OrgId>
 </Id>
</Ownr>
<Svcr>
 <FinInstnId>
  <BIC>BANKFIHH</BIC>
 </FinInstnId>
</Svcr>
</Acct>
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</TtlNtries>
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<Ntry>
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  </Fmly>
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</BkTxCd>
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  <InstrId> Asiakkaan_lahettama_Instrid3</InstrId>
  <EndToEndId> Asiakkaan_lahettama_E2EId3</EndToEndId>
 </Refs>
 <AmtDtls>
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   <Amt Ccy="EUR">8.90</Amt>
```

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 </Dbtr>
 <Cdtr>
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  </PstlAdr>
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  </Id>
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  </FinInstnId>
 </CdtrAgt>
</RltdAgts>
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</TxDtls>
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  </InstdAmt>
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  </Dbtr>
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   <PstlAdr>
    <Ctry>FI</Ctry>
```

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<RltdAgts>
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  </FinInstnId>
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</RltdAgts>
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      <CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry>
    </Tp>
   <Ref>0000000000000065650</Ref>
  </CdtrRefInf>
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  <AcctSvcrRef>201302061234LX000001</AcctSvcrRef>
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  <EndToEndId> Asiakkaan_lahettama_E2EId5</EndToEndId>
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  <InstdAmt>
   <Amt Ccy="EUR">9.99</Amt>
  </InstdAmt>
 </AmtDtls>
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  <Dbtr>
   <Nm>Samlink</Nm>
  </Dbtr>
  <Cdtr>
   <Nm>Niilo Nordea</Nm>
   <PstlAdr>
    <Ctry>FI</Ctry>
   </PstlAdr>
  </Cdtr>
  <CdtrAcct>
```

```
          <Id>
           <IBAN>FI4855556666666666</IBAN>
          </Id>
         </CdtrAcct>
        </RltdPties>
        <RltdAgts>
         <CdtrAgt>
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           <BIC>NDEAFIHH</BIC>
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