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XML REFERENCE LIST

Service Description

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1. General

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

The XML reference list is an optional material format alongside the traditional Incoming Reference Payments (SVM) list. The XML reference list can be forwarded to the WebService channel or the Corporate Network Service. The material's application ID is XE.

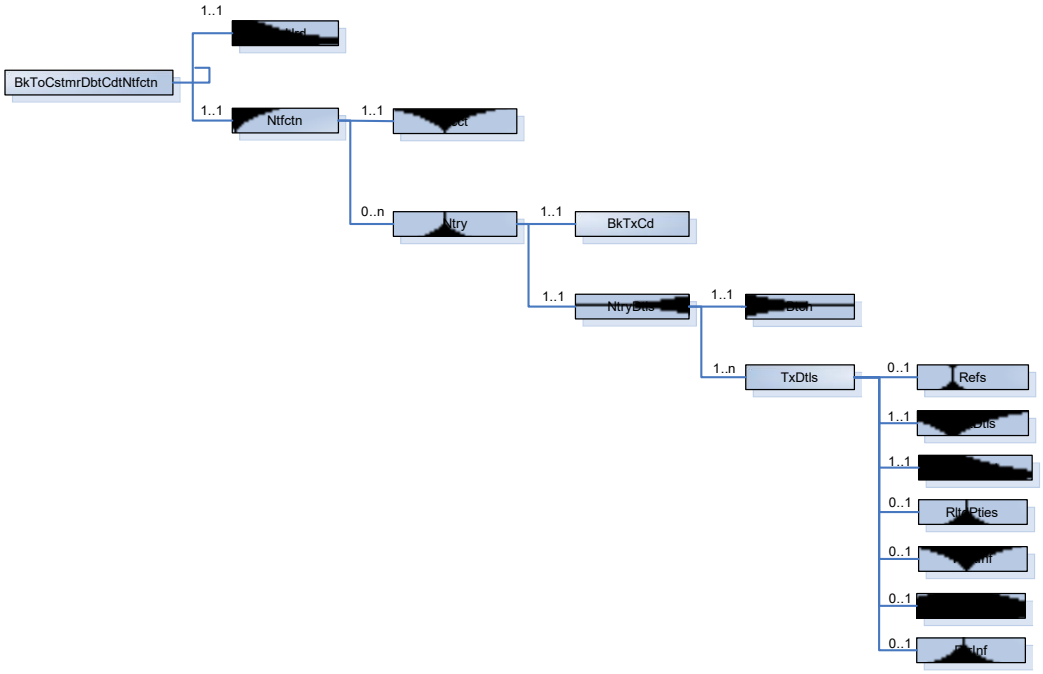
The reference list's recipient, delivery route, delivery time and material format are agreed upon between the customer and the bank.

The material contains incoming reference payments and their adjustments, direct debiting and its adjustments, and failed direct debiting requests.

2. The structure of the XML reference list material

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

The material structure is described in the chart below.



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

2.1 XML message data:

Message data	XML Tag	Recurrence	Value, description, processing
Group Header		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		1..1	
Identification	<Ntfctn><Id>	1..1	Identifier
ElectronicSequence Number	<Ntfctn> <ElctrnSeqNb>		Not in use
CreationDateTime	<Ntfctn><CreDtTm>	1..1	Material creation date and time
FromToDate/FromDateTime	<Ntfctn><FrToDt> <FrDtTm>		Not in use
FromToDate/ ToDateTime	<Ntfctn><FrToDt> <ToDtTm>		Not in use
CopyDuplicateIndicator	<Ntfctn> <CpyDplctInd>		Not in use
Account	<Ntfctn ><Acct> <Id><IBAN>	1..1	The account of which transactions are reported
Account Type	<Ntfctn><Acct> <Tp><Cd>	1..1	Always “CACC” (= Current)
Currency	<Ntfctn><Acct><Ccy>	1..1	Account currency. Always “EUR”

OwnerIdentification	<Ntfctn><Acct> <Ownr><Id><OrgId> <Othr><Id>	1..1	Service identifier in the Incoming Reference Payments service agreement
Servicer/ FinancialInstitutionIdentification	<Ntfctn><Acct> <Svcr><FinnInstnId> <BIC>	1..1	Bank BIC
Entry (1/ registration date, transaction type)		1..n	
Amount / AmountCurrency	<Ntry><Amt Ccy>	1..1	Total transaction amount + currency Currency “EUR” This total amount corresponds with the joint entry in the account statement.
CreditDebitIndicator	<Ntry><CdtDbtInd>	1..1	Sign digit for the amount “CRDT” = when the amount in the previous field is positive “DBIT” = when the amount in the previous field is negative
ReversalIndicator	<Ntry><RvslInd>	1..1	If adjustment transactions are included → TRUE Otherwise →FALSE
Status	<Ntry><Sts>	1..1	If failed direct debiting transactions are included → INFO For other transactions → BOOK
BookingDate	<Ntry><BookgDt> <Dt>	1..1	Registration date
ValueDate	<Ntry><ValDt><Dt>	0..1	Value date (= registration date)

AccountServicer Reference	<Ntry><AcctSvcrRef>		Not in use
Domain	<Ntry><BkTxCd> <Domn><Cd>	1..1	Always “PMNT”
FamilyCode	<Ntry><BkTxCd> <Domn><Family> <Cd>	1..1	If incoming reference payments are included →RCDT If direct debiting transactions are included → IDDT
SubFamilyCode	<Ntry><BkTxCd> <Domn><Family> <SubFmlyCd>	1..1	If incoming reference payments are included → DMCT If direct debiting transactions are included →PMDD
Proprietary Code	<Ntry><BkTxCd> <Prtry><Cd>	0..1	If reference payments are included → ” 705 Incoming reference payments” If direct debiting transactions are included → ”704 Direct debiting service”
Issuer	<Ntry><BkTxCd> <Prtry><Issr>	0..1	”FFFS”
Entry Details			
MessageIdentification	<Ntry><NtryDtls> <Btch><MsgId>		
NumberOfTransactions	<Ntry><NtryDtls> <Btch><NbOfTxs>	1..1	Total number of transactions
TotalAmount	<Ntry><NtryDtls> <Btch><TtlAmt>	1..1	Total amount and currency
CreditDebitIndicator	<Ntry><NtryDtls> <Btch><CdtDbtInd>	1..1	Plus or minus sign for the amount “CRDT” = when the amount in the previous field is negative

			“DBIT” = when the amount in the previous field is negative
TransactionDetails = transaction		1..n	
AccountServicer Reference	<Ntry><NtryDtls> <TxDtls><Refs> <AcctSvcrRef>	0..1	Transaction’s archive ID
Amount	<Ntry><NtryDtls> <TxDtls><AmtDtls> <TxAmt >	0..1	Transaction amount and currency. Currency “EUR”
Debtor Name	<Ntry><NtryDtls> <TxDtls><RltdPties> <Dbtr><Nm>	0..1	Payer's name
Code	<Ntry><NtryDtls> <TxDtls><RmtInf> <Strd> <CdtrRefInf><Tp> <CdOrPrty><Cd>	1..1	Always “SCOR”
Issuer	<Ntry><NtryDtls> <TxDtls><RmtInf> <Std><CdtrRefInf> <Tp><Issr>	0..1	In the event of RF references → ”ISO”
Reference	<Ntry><NtryDtls> <TxDtls> <RmtInf><Strd> <CdtrRefInf><Ref>	1..1	Payment reference
AcceptanceDateTime	<Ntry><NtryDtls> <TxDtls><RltdDts> <AccptncDtTm>	0..1	Payment date
ReturnInformation/ Reason	<Ntry><NtryDtls> <TxDtls><RtrInf> <Rsn><Cd>	0..1	Code for the reason for rejection Only in use for failed direct debiting
ReturnInformation/ Reason	<Ntry><NtryDtls> <TxDtls><RtrInf> <AddtlInf>	0..1	Reason for rejection, in text format Only used for failed direct debiting.