Client Guidelines for accepting the pain.002.001.03 XML message on the status of the payment order from the pain.001.001.03 message

Implementation Guidelines

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1. OVERVIEW OF THE DOCUMENT VERSION

Version	Status / Change	Date
1.0	Publication of the Guidelines	18.05.2015.
1.1	Implementation date change	01.03.2016.
1.2	Amendment to message pain.002.001.03 validation	18.05.2016.

2. INTRODUCTION

The Guidelines describe the manner of application and implementation of the pain.002.001.03 XML message which is provided by the payment service provider (PSP) to the payment service user (PSU) as information on the status of the payment order (Customer Payment Status Report) initiated in the pain.001.001.03 message (Customer Credit Transfer).

Application of the pain.002.001.03 message is arranged by the PSP with the PSU.

The Guidelines are applicable from 1 April, 2016.

The Guidelines have been prepared through mutual cooperation between the banking community and the Financial Agency (FINA).

The Guidelines are publicly available at: www.sepa.hr and on the websites of the Croatian Banking Association, commercial banks registered in the Republic of Croatia, the Croatian Chamber of Economy and the Financial Agency.

The Guidelines have been compiled with special attention to ensure accuracy of information. However, the Croatian banking community and the Financial Agency are not responsible for any possible damage or errors which could occur as a consequence of misinterpretation of the information contained in the Guidelines.

For further information, PSUs may contact the PSP in which they maintain a transaction account.

3. SCOPE OF IMPLEMENTATION

These Guidelines describe the use of the pain.002.001.03 message for rejected (Reject-status RJCT) transactions which have been initiated as payment orders in the pain.001.001.03 message. Other information on the payment status from the pain.001.001.03 message are arranged by the PSU with their PSP and they are not the subject of these Guidelines.

Payment orders can be rejected after the control by the PSP of the debtor or the clearing house.

The structure and contents of the pain.002.001.03 message are presented in tabulatory form within these Guidelines.

Reference documents are the same as with the pain.001.001.03 message.

4. ABBREVIATIONS

PSP – Payment Service Provider (bank)
PSU – Payment Service User
SEPA – Single Euro Payments Area
SCT – SEPA Credit Transfer
EPC – European Payment Council
ISO – International Standardization Organization
CSMs – Clearing and Settlement Mechanisms (clearing houses)
XSD schema – describes the structure of the XML message

5. VALIDATION OF THE PAIN.002.001.03 MESSAGE

The pain.002.001.03 message is validated according to the XSD schema for pain.002.001.03 published and available at:

www.iso20022.org/message_archive.page? under title:

„Third version of the Payments Initiation messages“

The message definitions listed below were the thirdversion of the Payments Initiation messages approved by the Payments SEG inMarch 2009. As a result of a maintenance, a new set of Payments Initiation message definitions was approved by the Payments SEG on 3 April 2012.

Message Name	Msg ID (XML Schema)	Submitting Organisation	XML Instances	Msg Def Report	Diagrams
CustomerPaymentStatusReportV03	pain.002.001.03	ISTH	Download	MDR (4.55MB)	Download (2) (2.04MB)

Updated on: 20 November 2009“

The structure and content of data in the message pain.002.001.03 are defined according to the Common Global Implementation (CGI) CustomerPayment StatusReport recommendations and national features of the Republic of Croatia.

Code lists that are not imbeded into the xsd scheme (eg country codes list, currency codes list, purpose codes list , etc.) are available on www.iso20022.org/external_code_list.

Rejection codes in the pain.002.001.03 message

Rejection codes are found in the **ExternalStatusReason1Code** ISO list, available at: www.iso20022.org/external_code_list.

An unofficial translation of the **ExternalStatusReason1Code** ISO list has been published at: www.sepa.hr.

The user of these Implementation Guidelines undertakes to track the changes of the published lists of codes from the **ExternalStatusReason1Code** list.

6. SPECIFICATION OF THE PAIN. 002.001.03 MESSAGE FORMAT

Index	Mult	Mandatory /Optional (M/O)	ISO element name	ISO XML tag (<XML Tag>)	Format	Element use and meaning

Index – element codes of the message are marked as in the ISO 20022 XML standard

Multi rule – the first data indicates the obligatoriness of occurrence of message elements, and the second data indicates the number of allowed repetitions

Example of the rule:

- [0..1] – The element is optional and it can be specified once or never.
- [0..n] – Indicates that the element is optional and can be specified once or *n* number of times.
- [1..1] – The element is mandatory and can be specified only once.
- [1..n] – The element is mandatory and can be specified once or *n* number of times.

Message elements are defined by their hierarchical structure. If data in a sub-element is entered, it is mandatory to specify the elements of a higher hierarchical level. If sub-elements are marked with {Or … Or}, it is possible to use only one of them.

When an optional element is used, and it contains sub-elements (of a lower hierarchical level), the rule of populating that element (M/O) is mandatory and must be respected.

Mandatory/Optional (M/O) – the rule of use, mandatory or optional use

ISO element name – the name of the message element is given in English as defined in ISO 20022 XML standard, with a translation into Croatian. The element can contain sub-elements, which are shifted to the right and marked with an additional »+« sign.
e.g.: ++ Debtor
+++ Name

ISO XML tag (<XML Tag>) – XML element tag e.g.: <Dbtr> Debtor/Payer.

Note: if using the tag, the corresponding element data may not be empty and at least one character must be entered.

Format – the element format is described, e.g.: Text, Code

Element use and meaning – describes the use and meaning of an individual field

Description of data formats

Examples of data format descriptions:

Format	Format description	Description
Dates		
ISODate		ISO date in the form of »YYYY-MM-DD«, where »YYYY« is the year, »MM« the month, »DD« the day. Example: 2010-10-04
ISODateTime		ISO date and time »YYYY-MM-DDThh:mm:ss.sss«, where »YYYY« is the year, »MM« the month, »DD« the day, »hh« the hour, »mm« the minute, »ss« the second, »sss« the hundredth of a second. Example: 2010-10-04T08:35:40.125
The amount and number		
CurrencyAndAmount	number: max 18, decimals: max 5 Currency code. [A-Z]{3,3}	Currency code is stated in the ISO three-letter format next to the »Ccy« attribute. The amount consists of 18 characters (numbers). An integer has a maximum of 13 characters, and a decimal number a max of 5. The decimal separator is the point. It is not allowed to enter a negative amount. Note: the rule for populating the Amount field is described by element 2.43 Example: <Ccy="EUR">1000.00
Numeric	[0-9]{1,15}	A number can have a maximum of 15 places. Example: 123456789012345
DecimalNumber	number: max 18, decimal places: max 17	Maximum 18 places, of which a maximum of 17 numbers for decimal places. The decimal separator is the point. Example: 123456789.987654321 Note: for a credit transfer a maximum of 2 numbers for decimal places may be used.
Number	number: max 18, decimal places: 0	Maximum 18 places, no decimal places. Example: 123456789987654321
Text		

Format	Format description	Description
Text		The text can use characters of the Latin alphabet (a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z For national transactions the Č,Ć,Š,Ž,Đ, ć,č,ž,š,đ characters may also be used 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + space Rule: Word-spacing and »-»must not be used in the first place of the record in the XML element/field. A slash (/) must not be used at the beginning or end of the data, nor twice in a row.
Text	Max3	Maximum length is 3 places. Example: 112
Text	Max35	Maximum length is 35 places. Example: Payment operations street
Identifier		
BICIdentifier	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC-type identifier (Bank Identifier Code), which has to have 8 or 11 characters. Example: AAAAHR2X or AAAAHR2XXXX
BEIIdentifier	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BEI-type identifier (Business Entity Identifier).
IBAN2007Identifier	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IBAN account in electronic form. Example: HRXX77777779999999999
Code		
CountryCode	[A-Z]{2,2}	ISO two-letter country code. Example: HR
CurrencyCode	[A-Z]{3,3}	ISO three-letter currency code. Example: EUR

For national payments in HRK and EUR, diacritic characters (č,ć,š,…) may be used, while in cross-border payments, they are not used.

Names of XML message elements, which are originally specified in English, are in these Guidelines also specified in Croatian and supplemented with a description in Croatian.

Only those elements which are described in these Guidelines are used in the pain.002.001.003 message.

a. Structure of the pain.002.001.03 message

A message/file containing the XML – pain.002.001.03 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
<CstmrPmtStsRpt>
message content…
</CstmrPmtStsRpt>
</Document>
```

The pain.002.001.03 message consists of 3 sets of data:

A. The header or the leading record (Group Header)

Set of data which is mandatory and occurs only once in the message.

Contains information such as the Message Identification Code (MessageIdentification), the Date and Time of Creation (CreationDateAndTime).

B. Information and status of the original message (Original Group Information and Status) – message level

Set of data which is mandatory and occurs only once in the pain.002.001.03 message.

It also contains data on the original pain.001.001.03 message (Original message identification code OriginalMessageIdentification, Original message name OriginalMessageNameIdentification).

Information on the rejection status (Reject) is provided only if the entire pain.001.001.03 message is rejected, in which case it contains the reason for rejection.

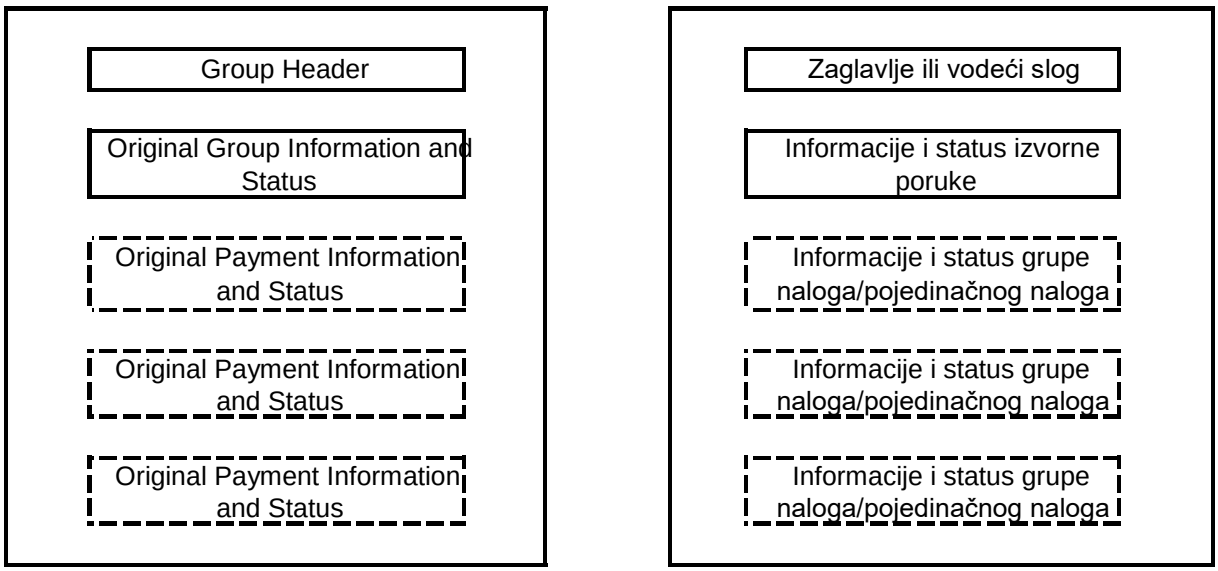
C. Information and status of the original group order/payment order (Original Payment Information And Status) – group order/individual payment order level

Set of data which is optional and which is repeated.

Contains data from the original group order or from the individual payment order from the pain.001.001.03 message.

Information on the rejection status (Reject) is provided on the level of the group order or on the level of the individual payment order if the entire group or an individual payment order (orders) from the group order is rejected, in which case it contains the reason for rejection.

Representation of the pain.002.001.03 message structure



7. DESCRIPTION OF DATA STRUCTURE IN THE PAIN.002.001.03 MESSAGE

Index	Mult	Mandatory /Optional (M/O)	ISO element name	ISO XML tag (<XML Tag>)	ISO Format	Element use and meaning
	[1..1]	M	**+ Message root** + Oznaka poruke - labela	<CstmrPmtStsRpt>		Message on the payment order status sent by the PSP of the debtor to the payment initiator. It is used to inform of an executed or rejected individual payment order, a group order, or the entire message.
1.0	[1..1]	M	**+ Group Header** + Zaglavlje ili vodeći slog	<GrpHdr>		Set of data related to all individual payment orders in the pain.002 message.
1.1	[1..1]	M	**++ Message Identification** ++ Identifikacijska oznaka poruke	<MsgId>	Max35Text maxLength: 35 minLength: 1	A unique message identifier. It is assigned independently by the PSP to identify the pain.002 message.
1.2	[1..1]	M	**++ Creation Date Time** ++ Datum i vrijeme kreiranja	<CreDtTm>	ISODateTime	Date and time of the pain.002 message creation.
1.5	[0..1]	O	**++ Debtor Agent** ++ PPU platitelja	<DbtrAgt>		PSP of the debtor.
	[1..1]	M	**+++ Financial Institution Identification** +++ Oznaka PPU platitelja	<FinInstnId>		
	[0..1]	O	**++++ BIC** ++++ BIC	<BIC>	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the debtor's bank.

Index	Mult	Mandatory /Optional (M/O)	ISO element name	ISO XML tag (<XML Tag>)	ISO Format	Element use and meaning
2.0	[1..1]	M	**+Original Group Information And Status** + Informacije i status izvorne poruke	<OrgnlGrpInfAndSts>		Information on the original pain.001 message to which this message on payment order status is related.
2.1	[1..1]	M	**++ Original Message Identification** ++ Identifikacijska oznaka izvorne poruke	<OrgnlMsgId>	Max35Text maxLength: 35 minLength:1	A unique message identifier listed in field 1.1. of the pain.001 message.
2.2	[1..1]	M	**++ Original Message Name Identification** ++ Naziv izvorne poruke	<OrgnlMsgNmId>	Max35Text maxLength: 35 minLength: 1	Determines the name of the original message to which the pain.002 message is related. It is populated as „pain.001.001.03“
2.4	[0..1]	O	**++ Original Number of Transactions** ++ Broj naloga izvorne poruke	<OrgnlNbOfTxs>	Max15 Numeric Text [0-9]{1,15}	Number of individual payment orders from the original message, data listed in field 1.4 of the pain.001 message.
2.5	[0..1]	O	**++ Original Control Sum** **++** Ukupni iznos izvorne poruke	<OrgnlCtrlSum>	DecimalNumber fractionDigits: 17 totalDigits: 18	Sum of individual amounts from the original message, regardless of currency, data listed in field 1.5 of the pain.001 message (if populated in the pain.001 message).
2.6	[0..1]	O	**++ Group Status** ++ Status poruke	<GrpSts>	Code	Specifies the message status. RJCT is the sole possible value. It is used only if the entire pain.001 message is rejected.
2.7.	[0..n]	O	**++ Status Reason Information** ++ Informacija o razlogu statusa	<StsRsnInf>		Set of data on the reason for the message rejection status (Reject). Information on the reason for the status is populated on the message level (2.0) or on the group order level (3.0) or on the individual payment order level (3.12).

2.8	[1..1]	M	**+++ Originator** +++ Pošiljatelj statusa	<Orgtr>		The party which assigns the status. Identification of the party which rejects the message.
	[0..1]	O	**++++ Identification** ++++ Identifikacija	<Id>		
	[1..1]	M	**+++++ Organisation Identification** +++++Oznaka organizacije	<OrgId>		
	[0..1]	O	**++++++ BICOrBEI** ++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	It is populated with the BIC of the debtor's bank.
2.9	[1..1]	M	**+++ Reason** +++ Razlog statusa	<Rsn>		Describes the reason for rejection.
2.10	[1..1]	M	**++++ Code** ++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	Rejection code from the External Status Reason1 Code list. If the Reason/Code is NARR, then the Additional Information field is also populated (Additional Information – 2.12).
2.12	[0..n]	O	**+++ Additonal Information** +++ Dodatne informacije	<AddtlInf>	Max105Text maxLength: 105 minLength: 1	Additional information on the reason for the message rejection status.

Index	Mult	Mandatory /Optional (M/O)	ISO element name	ISO XML tag (<XML Tag>)	ISO Format	Element use and meaning
3.0	[0..n]	O	**+ Original Payment Information And Status** + Informacije i status grupe naloga	<OrgnlPmtInfAnSts>		Information on the rejection status (Reject) of the group order or an individual payment order.
3.1	[1..1]	M	**++ Original Payment Information Identification**	<OrgnlPmtInfId>	Max35Text maxLength: 35	

			++ Izvorna identifikacijska oznaka grupe naloga		minLength: 1	A unique identifier for the group order listed in field 2.1. of the pain.001 message.
3.2	[0..1]	O	**++ Original Number of Transactions** ++ Broj naloga grupe naloga	<OrgnlNbOfTxs>	Max15 Numeric Text [0-9]{1,15}	Number of individual payment orders from the original group order, data listed in field 2.4 of the pain.001 message.
3.3	[0..1]	O	**++ Original Control Sum** **++** Ukupni iznos grupe naloga	<OrgnlCtrlSum>	DecimalNumber fractionDigits: 17 totalDigits: 18	Sum of individual amounts from the original group order, regardless of currency, data listed in field 2.5 of the pain.001 message (if populated in the pain.001 message).
3.4	[0..1]	O	**++ Payment Information Status** ++ Status informacije o grupi naloga	<PmtInfSts>	Code maxLength: 4 minLength: 1	Specifies the group order status. RJCT is the sole possible value. It is used only if the entire group order within a single pain.001 message is rejected, in which case individual payment orders are not specified.
3.5	[0..n]	O	**++ Status Reason Information** ++ Razlog statusa	<StsRsnInf>		Set of data on the reason for the group order rejection status (Reject). Information on the reason for the status is populated on the message level (2.0) or on the group order level (3.0) or on the individual payment order level (3.12).
3.6	[1..1]	M	**+++ Originator** +++ Pošiljatelj	<Orgtr>		The party which assigns the status. Identification of the party which rejects the group order.
	[0..1]	O	**++++ Identification** ++++ Identifikacija	<Id>		
	[1..1]	M	**+++++ Organisation Identification** +++++Oznaka organizacije	<OrgId>		

	[0..1]	O	**++++++ BICOrBEI** ++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	It is populated with the BIC of the debtor's bank.
3.7	[1..1]	M	**+++ Reason** +++ Razlog statusa	<Rsn>		Describes the reason for rejection.
3.8	[1..1]	M	**++++ Code** ++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	Rejection code from the External Status Reason1 Code list. If the Reason/Code is NARR, then the Additional Information field is also populated (Additional Information – 3.10).
3.10	[0..n]	O	**+++ Additonal Information** +++ Dodatne informacije	<AddtlInf>	Max105Text maxLength: 105 minLength: 1	Additional information on the reason for the group order rejection status.
3.12	[0..n]	O	**++ Transaction Information and Status** ++ Informacija i status izvornog naloga	<TxInfAndSts>		Set of data on the reason for the payment order rejection status (Reject).
3.13	[0..1]	O	**+++ Status Identification** +++ Identifikator statusa	<StsId>	Max35Text maxLength: 35 minLength: 1	A unique identifier of the rejected payment order.
3.14	[0..1]	O	**+++ Original Instruction Identification** +++ Izvorna identifikacijska oznaka naloga - referencija	<OrgnlInstrId>	Max35Text maxLength: 35 minLength: 1	A unique identifier (reference) of the payment order listed in field 2.65 of the pain.001 message.
3.15	[0..1]	O	**+++ Original End-to-end Identification** +++ Izvorni jedinstveni identifikator platitelja	<OrgnlEndToEndId>	Max35Text maxLength: 35 minLength: 1	A unique identifier of the debtor (debit reference number) listed in field 2.66 of the pain.001 message.
3.16	[0..1]	O	**+++ Transaction Status** +++ Status naloga	<TxSts>	Code	Specifies the payment order status. RJCT is the sole possible value. It is used if an individual payment order (orders) within a single group order or a message is rejected.

3.17	[0..n]	O	**+++ Status Reason Information** +++ Informacija o razlogu statusa	<StsRsnInf>		Set of data on the reason for the payment order rejection status (Reject). Information on the reason for the status is populated on the message level (2.0) or on the group order level (3.0) or on the individual payment order level (3.12).
3.18	[1..1]	M	**++++ Originator** ++++ Pošiljatelj	<Orgtr>		The party which assigns the status. Identification of the party which rejects the payment order.
	[0..1]	O	**+++++Name** +++++Naziv pošiljatelja	<Nm>	Max70Text maxLength: 70 minLength: 1	It is populated only if the CSM rejected the payment order.
	[0..1]	O	**+++++ Identification** +++++ Identifikacija	<Id>		
	[1..1]	M	**++++++ Organisation Identification** ++++++Oznaka organizacije	<OrgId>		
	[0..1]	O	**+++++++ BICOrBEI** +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	It is populated only if the PSP of the debtor rejected the payment order.
3.19	[1..1]	M	**++++ Reason** ++++ Razlog statusa	<Rsn>		Describes the reason for rejection.
3.20	[1..1]	M	**+++++Code** +++++Kod	<Cd>	Code maxLength: 4 minLength: 1	Rejection code from the External Status Reason1 Code list. If the Reason/Code is NARR, then the Additional Information field is also populated (Additional Information – 3.22).
3.22	[0..n]	O	**++++ Additional Information**	<AddtlInf>	Max105Text maxLength: 105	Additional information on the reason for the payment order rejection status.

			++++ Dodatne informacije		minLength: 1	
3.27	[0..1]	O	**+++ Original Transaction reference** +++ Referenca izvornog naloga	<OrgnlTxRef>		Set of data used for identifying the original payment order to which the pain.002 message is related. It is populated with data from the original pain.001 message.
3.29	[0..1]	O	**++++ Amount** ++++ Iznos	<Amt>		The amount of the payment order.
	[1..1]	M	**+++++ Instructed Amount** +++++ Iznos	<InstdAmt>	AmountandCurrancy ActiveOrHistoricCurrencyAndAmount ActiveOrHistoricCurrencyAndAmount fractionDigits: 5 minInclusive: 0 totalDigits: 18 ActiveOrHistoricCurrencyCode [A-Z]{3,3}	Data listed in field 2.77 of the pain.001 message.
3.32	[0..1]	O	**++++ Requested Execution Date** ++++ Traženi datum izvršenja	<ReqdExctnDt>	ISODate	Data listed in field 2.15 of the pain.001 message.
3.35	[0..1]	O	**++++ Payment type Information** ++++ Informacije o vrsti plaćanja	<PmtTplnf>		
	[0..1]	O	**+++++ Service Level** +++++ Razina usluge	<SvcLvl>		
	[1..1]	M	**++++++ Code** ++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	Data listed in field 2.9 or 2.70 of the pain.001 message.

	[0..1]	O	**+++++ Category Purpose** +++++ Kategorija namjene	<CtgyPurp>		
	[1..1]	M	**++++++ Code** ++++++ Kod	<Cd>	Code maxLength: 105 minLength: 1	Data listed in field 2.14 or 2.75 of the pain.001 message.
3.36	[0..1]	O	**++++ Payment Method** ++++ Metoda plaćanja	<PmtMtd>		Data listed in field 2.2 of the pain.001 message.
3.38	[0..1]	O	**++++ Remittance Information** ++++ Detalji plaćanja	<RmtInf>		
	{ [0..1]	O	**+++++Unstructured** +++++ Nestrukturirani	<Ustrd>	Max140Text maxLength: 140 minLength: 1	Data listed in field 2.134 of the pain.001 message.
	[0..1]	O	**+++++ Structured** +++++ Strukturirani	<Strd>		
	[0..1]	O	**++++++ Creditor Reference Information** ++++++ Referenca koju određuje primatelja plaćanja	<CdtrRefInf>		
	[0..1]	O	**+++++++ Type** +++++++ Vrsta reference	<Tp>		
	[1..1]	M	**++++++++ Code or Proprietary** ++++++++ Kod ili vlastita oznaka	<CdOrPrtry>		
	[1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength:4 minLength: 1	Data listed in field 2.141 of the pain.001 message.
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	Data listed in field 2.143 of the pain.001 message.
	[0..1]	O	**+++++++ Reference**	<Ref>	Max35Text	

			+++++++ Referenta oznaka		maxLength: 35 minLength: 1	Data listed in field 2.144 of the pain.001 message.
	[0..3]	O	**++++++ Additional Remittance Information** ++++++ Dodatni detalji plaćanja	<AddtlRmtInf>	Max140Text maxLength: 140 minLength: 1	Data listed in field 2.147 of the pain.001 message in a maximum of 140 characters, one repetition.
3.39	[0..1]	O	**++++ Ultimate Debtor** ++++ Stvarni dužnik	<UltmtDbtr>		
	[0..1]	O	**+++++ Name** +++++ Naziv stvarnog dužnika	<Nm>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.53 or 2.83 of the pain.001 message.
	[0..1]	O	**+++++Identification** +++++ Identifikacija	<Id>		
	{Or [1..1]	M	**++++++ Organisation Identification** ++++++Oznaka organizacije	<OrgId>		Data listed in field 2.56 or 2.86 of the pain.001 message.
	{Or [0..1]	O	**+++++++ BICOrBEI** +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35	

					minLength: 1	
	Or} [1..1]	M	**++++++ Private Identification** ++++++ Privatna identifikacija	<PrvtId>		Data listed in field 2.57 or 2.87 of the pain.001 message.
	{Or [0..1]	O	**+++++++ Date and Place of Birth** +++++++Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	**++++++++ Birth Date** ++++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	**++++++++ Province of Birth** ++++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ City of Birth** ++++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ Country of Birth** ++++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.40	[0..1]	O	**++++ Debtor** ++++ Platitelj	<Dbtr>		

	[1..1]	M	**+++++ Name** +++++ Naziv platitelja	<Nm>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.18 of the pain.001 message.
	[0..1]	O	**+++++ Postal Address** +++++ Adresa platitelja	<PstlAdr>		
	[0..1]	O	**++++++ Country** ++++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	Data listed in field 2.28 of the pain.001 message.
	[0..2]	O	**++++++ Address Line** ++++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.29 of the pain.001 message.
	[0..1]	O	**+++++ Identification** +++++ Identifikacija	<Id>		
	{Or [1..1]	M	**++++++ Organisation Identification** ++++++Oznaka organizacije	<OrgId>		Data listed in field 2.31 of the pain.001 message.
	{Or [0..1]	O	**+++++++ BICOrBEI** +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	++++++++ **Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	

	Or} [1..1]	M	**++++++ Private Identification** ++++++ Privatna identifikacija	<PrvtId>		Data listed in field 2.32 of the pain.001 message.
	{Or [0..1]	O	**+++++++ Date and Place of Birth** +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	**++++++++ Birth Date** ++++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	**++++++++ Province of Birth** ++++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ City of Birth** ++++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ Country of Birth** ++++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.41	[0..1]	O	**++++ Debtor Account** ++++ Račun platitelja	<DbtrAcct>		
	[1..1]	M	**+++++ Identification**	<Id>		

			+++++ Identifikacija			Data listed in field 2.36 of the pain.001 message.
	[1..1]	M	**++++++ IBAN** ++++++ IBAN	<IBAN>	IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[0-9]{1,19}	
	[0..1]	O	**+++++ Currency** +++++ Valuta transakcijskog računa	<Ccy>	ActiveOrHistoriCurrencyCode [A-Z]{3,3}	Data listed in field 2.38 of the pain.001 message.
3.42	[0..1]	O	**++++ Debtor Agent** ++++ PPP platitelja	<DbtrAgt>		
	[1..1]	M	**+++++ Financial Institution Identification** +++++ Oznaka PPU platitelja	<FinInstnId>		
	[0..1]	O	**++++++ BIC** ++++++ BIC	<BIC>	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Data listed in field 2.42 of the pain.001 message.
3.44	[0..1]	O	**++++ Creditor Agent** ++++ PPP primatelja plaćanja	<CdtrAgt>		
	[1..1]	M	**+++++ Financial Institution Identification** +++++ Oznaka PPU primatelja	<FinInstnId>		
	[0..1]	O	**++++++ BIC** ++++++ BIC	<BIC>	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Data listed in field 2.96 of the pain.001 message.
	[0..1]	O	**++++++ Clearing System Member Identification** ++++++ Identifikacijska oznaka sudionika klirinškog sustava	<ClrSysMmbId>		Data listed in field 2.96 of the pain.001 message.
	[1..1]	M	**+++++++ Member Identification** +++++++	<MmbId>	Max35Text maxLength: 35 minLength:1	

			Identifikacijska oznaka sudionika			
	[0..1]	O	**++++++ Name** +++++ *Naziv PPU primatelja*	<Nm>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.96 of the pain.001 message.
	[0..1]	O	**++++++ Postal Address** ++++++ Adresa PPU primatelja	<PstlAdr>		Data listed in field 2.96 of the pain.001 message.
	[0..1]	O	**+++++++ Country** +++++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	
	[0..2]	O	**+++++++ Address Line** +++++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	
3.46	[1..1]	M	**++++ Creditor** ++++ Primatelj plaćanja	<Cdtr>		
	[1..1]	M	**+++++ Name** +++++ Naziv primatelja plaćanja	<Nm>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.99 of the pain.001 message.
	[0..1]	O	**+++++ Postal Address** +++++Adresa primatelja	<PstlAdr>		
	[0..1]	O	**++++++ Country** ++++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	Data listed in field 2.109 of the pain.001 message.
	[0..2]	O	**++++++ Address Line** ++++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.110 of the pain.001 message.
	[0..1]	O	**+++++ Identification** +++++ Identifikacija	<Id>		
	{Or [1..1]	M	**++++++ Organisation Identification** ++++++Oznaka organizacije	<OrgId>		Data listed in field 2.112 of the pain.001 message.
	{Or [0..1]	O	**+++++++ BICOrBEI** +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
		O	**+++++++ Other**	<Othr>		

	Or} [0..1]		+++++++ Ostalo			
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 70 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or} [1..1]	M	**++++++ Private Identification** ++++++ Privatna identifikacija	<PrvtId>		Data listed in field 2.113 of the pain.001 message.
	{Or [0..1]	O	**+++++++ Date and Place of Birth** +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	**++++++++ Birth Date** ++++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	**++++++++ Province of Birth** ++++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ City of Birth** ++++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ Country of Birth** ++++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification**	<Id>	Max35Text	

			++++++++ Identifikacija		maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.47	[0..1]	O	**++++ Creditor Account** ++++ Račun primatelja plaćanja	<CdtrAcct>		
	[1..1]	M	**+++++ Identification** +++++ Identifikacija	<Id>		
	{Or [1..1]	M	**++++++ IBAN** ++++++ IBAN	<IBAN>	IBAN2207Identifier [A-Z]{2,2}[0-9]{2,2}[0-9]{1,19}	Data listed in field 2.116 of the pain.001 message.
	Or} [1..1]	M	**++++++ Other** ++++++ Ostalo	<Othr>		
	[1..1]	M	**+++++++ Identification** +++++++ Identifikacija	<Id>	Max34Text maxLength: 34 minLength: 1	Data listed in field 2.116 of the pain.001 message.
3.48	[0..1]	O	**++++ Ultimate Creditor** ++++ Krajnji primatelj	<UltmtCdtr>		
	[0..1]	O	**+++++ Name** +++++ Naziv krajnjeg primatelja	<Nm>	Max70Text maxLength: 70 minLength: 1	Data listed in field 2.118 of the pain.001 message.
	[0..1]	O	**+++++ Identification** +++++ Identifikacija	<Id>		

	{Or [1..1]	M	**++++++ Organisation Identification** ++++++Oznaka organizacije	<OrgId>		Data listed in field 2.121 of the pain.001 message.
	{Or [0..1]	O	**+++++++ BICOrBEI** +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Issuer** ++++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or} [1..1]	M	**++++++ Private Identification** ++++++ Privatna identifikacija	<PrvtId>		Data listed in field 2.122 of the pain.001 message.
	{Or [0..1]	O	**+++++++ Date and Place of Birth** +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	**++++++++ Birth Date** ++++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	**++++++++ Province of Birth** ++++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	**++++++++ City of Birth** ++++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35	

					minLength: 1	
	[1..1]	M	**++++++++ Country of Birth** ++++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or} [0..1]	O	**+++++++ Other** +++++++ Ostalo	<Othr>		
	[1..1]	M	**++++++++ Identification** ++++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**++++++++ Scheme Name** ++++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	**+++++++++ Code** +++++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	**+++++++++ Proprietary** +++++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	**+++++++ Issuer** +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	