FX CLIENT

Specification : export/import file formats

CONTENT

XML SPECIFICATION

    1. Structure of XML ledger in Domestic Payment
    2. Structure of XML payment order in Domestic Payment

Structure of XML ledger in Domestic Payment

Ledger in Domestic Payment contains: booked (final) transactions during one working day and account balance before and after transactions.

/ root …

    Root element of Bank info response (statement response). Contains header elements and list of transactions. If response has been received as response on demand, root node value is **stmtrs**. If response has been received as instant notification, root node value is **pmtnotification**.

/ root/ rstype (minoccurs = 1; maxoccurs = 1)

    In case ledger has been received as response on demand type of document. Ledger type is *ibank.payment.stmtrs.ledger*.

/ root/ notiftype

    In case ledger has been received as instant notification type of document. Ledger type is *ibank.payment.notification.ledger*.

/ root/ status (minoccurs = 1; maxoccurs = 1) aggregation

/ root/ status/ code (minoccurs = 1; maxoccurs = 1)

    Status code of bank response. If request is processed successfully value is 0, otherwise value match error code.

/ root/ status/ severity (minoccurs = 1; maxoccurs = 1)

    Response status type {INFO, WARN, ERROR}.

/ root/ curdef (minoccurs = 1; maxoccurs = 1)

    Currency description (letters only). For Domestic Payment always DIN.

/ root/ acctid (minoccurs = 1; maxoccurs = 1)

    Account number. Format b(3)-p(13)-k(2), b – Unique bank code in Domestic Payment, p - account, k – control number (module 97).

/ root/ stmtnumber (minoccurs = 1; maxoccurs = 1)

    Ledger number for current year.

/ root/ ledgerbal (minoccurs = 1; maxoccurs = 1) aggregation

    Account balance amount (Closing balance - last ledger).

/ root/ ledgerbal/ balamt (minoccurs = 1; maxoccurs = 1)

    Amount (value with two decimal places).

/ root/ ledgerbal/ dtasof (minoccurs = 1; maxoccurs = 1)

    Booking date - previous ledger in UTC format: (DDDD-MM-YYYYTHH:MM:SS).

/ root/ availbal (minoccurs = 1; maxoccurs = 1) aggregation

    Account balance amount (Closing balance - this ledger).

/ root/ availbal/ balamt (minoccurs = 1; maxoccurs = 1)

    Amount (value with two decimal places).

/ root/ availbal/ dtasof (minoccurs = 1; maxoccurs = 1)

    Booking date - this ledger in UTC format: (DDDD-MM-YYYYTHH:MM:SS).

/ root/ reservedfunds (minoccurs = 1; maxoccurs = 1) aggregation

    Reserved funds for financial transactions.

/ root/ overdraftremaining (minoccurs = 1; maxoccurs = 1) aggregation

    Overdraft remaining

/ root/ overdraftused (minoccurs = 1; maxoccurs = 1) aggregation

Overdraft used
/root/overdraft
overdraft
/ **root/ directdebitserved** (minoccurs = 1; maxoccurs = 1) aggregation
Direct debit serverd
/ **root/ projectedavail** (minoccurs = 1; maxoccurs = 1) aggregation
Projected available balance
/root/customfooter footer message
/ **root/ trnlist** (minoccurs = 1; maxoccurs = 1) aggregation
Transactions list – this ledger.
/ **root/ stmttrn** (minoccurs = 1; maxoccurs = unbounded) aggregation
Statement transactions in Domestic Payment. Transaction contain details
about other party, while details about ledger account and account owner are
excluded.
/ **root/ stmttrn/ trntype** (minoccurs = 1; maxoccurs = 1)
Transaction type – Domestic Payment instrument type.
Possible values: {ibank.payment.pp0, ibank.payment.pp1,
ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}
/ **root/ stmttrn/ fitid** (minoccurs = 1; maxoccurs = 1)
Reclamation number - Financial institution transaction id number created by
Bank. Value is always unique for one Bank.
/stmtrs/ stmttrn/ benefit (minoccurs = 1; maxoccurs = 1)
Booking side indicator, {credit, debit}
/ **root/ stmttrn/ payeeinfo** (minoccurs = 1; maxoccurs = 1) aggregation
Other party info.
/ **root/ stmttrn/ payeeinfo/ name** (minoccurs = 1; maxoccurs = 1)
Other party name.
/ **root/ stmttrn/ payeeinfo/ city** (minoccurs = 1; maxoccurs = 1)
Other party city.
/ **root/ stmttrn/ payeeaccountinfo** (minoccurs = 1; maxoccurs = 1) aggregation
Other party account information.
/ **root/ stmttrn/ payeeaccountinfo/ acctid** (minoccurs = 1; maxoccurs = 1)
Other party account number. Format b(3)-p(13)-k(2), b – Unique bank code
in Domestic Payment, p - account, k – control number (module 97).
/root/ stmttrn/ payeeaccountinfo/ bankid (minoccurs = 1; maxoccurs = 1)
Other party unique bank code (leading three numbers of account number).
/ **root/ stmttrn/ payeeaccountinfo/ bankname** (minoccurs = 1; maxoccurs = 1)
Other party bank name.
/ **root/ stmttrn/ trnamt** (minoccurs = 1; maxoccurs = 1)
Transaction amount (absolute value with two decimal places).
/ **root/ stmttrn/ curdef** (minoccurs = 1; maxoccurs = 1)
Currency description (letters only). For Domestic Payment always DIN.
/ **root/ stmttrn/ purpose** (minoccurs = 1; maxoccurs = 1)
Payment purpose description.
/ **root/ stmttrn/ purposecode** (minoccurs = 1; maxoccurs = 1)
Purpose code (three numbers, code list by National bank of Serbia).
/ **root/ stmttrn/ trnplace** (minoccurs = 1; maxoccurs = 1)
Transaction execution place.
/ **root/ stmttrn/ dtposted** (minoccurs = 1; maxoccurs = 1)
Transaction date posted in UTC format (DDDD-MM-YYYYTHH:MM:SS).
/ **root/ stmttrn/ dtuser** (minoccurs = 1; maxoccurs = 1)
Transaction creation date in UTC format (DDDD-MM-YYYYTHH:MM:SS).
/ **root/ stmttrn/ dtavail** (minoccurs = 1; maxoccurs = 1)

Transaction value date in UTC format (DDDD-MM-YYYY**T**HH:MM:SS).
/ root/ stmttrn/ refmodel (minoccurs = 1; maxoccurs = 1)
Reference code model. Content of this model is defined by Nacional Bank of Serbia.
/ root/ stmttrn/ refnumber (minoccurs = 1; maxoccurs = 1)
Reference code number. Format and content are defined by National Bank of Serbia.
/ root/ stmttrn/ payeerefmodel (minoccurs = 1; maxoccurs = 1)
Other party reference code model.
/ root/ stmttrn/ payeerefnumber (minoccurs = 1; maxoccurs = 1)
Other party reference code number.
/ root/ stmttrn/ urgency (minoccurs = 1; maxoccurs = 1)
Urgency mark. Values {ACH, RTGS}

Example of XML ledger in Domestic Payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<stmtrs>
    <rstype>ibank.payment.stmtrs.ledger</rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
    </status>
    <curdef>DIN</curdef>
    <acctid>160-0000000015722-52</acctid>
    <stmtnumber>1</stmtnumber>
    <ledgerbal>
        <balamt>0</balamt>
        <dtasof>2002-11-26T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>10001005</balamt>
        <dtasof>2002-11-26T00:00:00</dtasof>
    </availbal>
    <reservedfunds>2463.12</reservedfunds>
    <customfooter>Message …<customfooter/>
    <trnlist count="3">
        <stmttrn>
            <trntype>ibank.payment.pp0</trntype>
            <fitid>4270038436012</fitid>
            <benefit>credit</benefit>
            <payeeinfo>
                <name>Petar Petrovic</name>
                <city>Beograd</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>160-0000000000003-67</acctid>
                <bankid>160</bankid>
                <bankname>Delta Banka AD Beograd</bankname>
            </payeeaccountinfo>
            <dtposted>2002-11-05T00:00:00</dtposted>
            <trnamt>10000000.90</trnamt>
            <purpose>Cache payment</purpose>
            <purposecode>100</purposecode>
            <curdef>DIN</curdef>
            <trnplace/>
            <dtuser>2002-11-05T00:00:00</dtuser>
            <dtavail>2002-11-05T00:00:00</dtavail>
```

```xml
                    <refmodel/>
                    <refnumber/>
                    <payeerefmodel/>
                    <payeerefnumber>1234</payeerefnumber>
                    <urgency>0</urgency>
            </stmttrn>
            <stmttrn>
                    <trntype>ibank.payment.pp3</trntype>
                    <fitid>8700044894992</fitid>
                    <benefit>credit</benefit>
                    <payeeinfo>
                        <name>Delta pro ang,</name>
                        <city>New York</city>
                    </payeeinfo>
                    <payeeaccountinfo>
                        <acctid>160-0000000005081-62</acctid>
                        <bankid>160</bankid>
                        <bankname>Delta Banka AD Beograd</bankname>
                    </payeeaccountinfo>
                    <dtposted>2002-11-05T00:00:00</dtposted>
                    <trnamt>1000</trnamt>
                    <purpose>Trading with goods and services</purpose>
                    <purposecode>21</purposecode>
                    <curdef>DIN</curdef>
                    <trnplace/>
                    <dtuser>2002-11-05T00:00:00</dtuser>
                    <dtavail>2002-11-05T00:00:00</dtavail>
                    <refmodel/>
                    <refnumber>05</refnumber>
                    <payeerefmodel/>
                    <payeerefnumber>05</payeerefnumber>
                    <urgency>0</urgency>
            </stmttrn>
            <stmttrn>
                    <trntype>ibank.payment.pp3</trntype>
                    <fitid>8700044895012</fitid>
                    <benefit>credit</benefit>
                    <payeeinfo>
                        <name>Delta pro ang,</name>
                        <city>New York</city>
                    </payeeinfo>
                    <payeeaccountinfo>
                        <acctid>160-0000000005081-62</acctid>
                        <bankid>160</bankid>
                        <bankname>Delta Banka AD Beograd</bankname>
                    </payeeaccountinfo>
                    <dtposted>2002-11-05T00:00:00</dtposted>
                    <trnamt>5</trnamt>
                    <purpose>Investments</purpose>
                    <purposecode>24</purposecode>
                    <curdef>DIN</curdef>
                    <trnplace/>
                    <dtuser>2002-11-05T00:00:00</dtuser>
                    <dtavail>2002-11-05T00:00:00</dtavail>
                    <refmodel/>
                    <refnumber>555</refnumber>
                    <payeerefmodel/>
                    <payeerefnumber>555</payeerefnumber>
                    <urgency>0</urgency>
            </stmttrn>
        </trnlist>
    </stmtrs>
```

XML scheme for ledger validation in Domestic Payment

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid">
        <xs:annotation>
            <xs:documentation>Account number in Domestic Payment. Format 3-13-2</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:string">
                <xs:pattern value="[0-9]{3}\-[0-9]{13}\-[0-9]{2}"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="balamt">
        <xs:annotation>
            <xs:documentation>Ammount</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:decimal">
                <xs:fractionDigits value="2"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="curdef" type="xs:string">
        <xs:annotation>
            <xs:documentation>Currency description by ISO 4217</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="dtasof" type="xs:dateTime">
        <xs:annotation>
            <xs:documentation>Datum knjiženja</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="stmtrs">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="rstype">
                    <xs:annotation>
                        <xs:documentation>Document type</xs:documentation>
                    </xs:annotation>
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrs.ledger"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="status">
                    <xs:annotation>
                        <xs:documentation>Bank response status</xs:documentation>
                    </xs:annotation>
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element name="code" type="xs:short">
                                <xs:annotation>
                                    <xs:documentation>Code</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                            <xs:element name="severity" type="xs:string">
                                <xs:annotation>
                                    <xs:documentation>Description</xs:documentation>
                                </xs:annotation>
                            </xs:element>
```

```xml
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element ref="curdef"/>
            <xs:element ref="acctid"/>
            <xs:element name="stmtnumber" type="xs:nonNegativeInteger">
                <xs:annotation>
                    <xs:documentation>Ledger (statement) number</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="ledgerbal">
                <xs:annotation>
                    <xs:documentation>Previous ledger closing balance</xs:documentation>
                </xs:annotation>
                <xs:complexType>
                    <xs:sequence>
                        <xs:element ref="balamt"/>
                        <xs:element ref="dtasof"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element name="availbal">
                <xs:annotation>
                    <xs:documentation>This ledger closing balance</xs:documentation>
                </xs:annotation>
                <xs:complexType>
                    <xs:sequence>
                        <xs:element ref="balamt"/>
                        <xs:element ref="dtasof"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element name="reservedfunds" type="xs:float">
                <xs:annotation>
                    <xs:documentation>Reserved funds for financial transactions</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnlist">
                <xs:annotation>
                    <xs:documentation>List of transactions inculded in this ledger (statement)</xs:documentation>
                </xs:annotation>
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="stmttrn" maxOccurs="unbounded">
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="trntype">
                                        <xs:annotation>
                                            <xs:documentation>Transaction type</xs:documentation>
                                        </xs:annotation>
                                        <xs:simpleType>
                                            <xs:restriction base="xs:string">
                                                <xs:enumeration value="ibank.payment.pp0"/>
                                                <xs:enumeration value="ibank.payment.pp1"/>
                                                <xs:enumeration value="ibank.payment.pp2 "/>
                                                <xs:enumeration value="ibank.payment.pp3"/>
                                            </xs:restriction>
                                        </xs:simpleType>
                                    </xs:element>
                                    <xs:element name="fitid" type="xs:string">
                                        <xs:annotation>
                                            <xs:documentation> Reclamation number - Financial institution
transaction id number created by Bank</xs:documentation>
                                        </xs:annotation>
                                    </xs:element>
                                    <xs:element name="benefit">
```

```
                                    <xs:annotation>
                                        <xs:documentation> Booking side indicator {credit,
debit}</xs:documentation>
                                    </xs:annotation>
                                    <xs:simpleType>
                                        <xs:restriction base="xs:string">
                                            <xs:enumeration value="credit"/>
                                            <xs:enumeration value="debit"/>
                                        </xs:restriction>
                                    </xs:simpleType>
                                </xs:element>
                                <xs:element name="payeeinfo">
                                    <xs:annotation>
                                        <xs:documentation>Other party information</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element name="name" type="xs:string">
                                                <xs:annotation>
                                                    <xs:documentation>Name</xs:documentation>
                                                </xs:annotation>
                                            </xs:element>
                                            <xs:element name="city" type="xs:string">
                                                <xs:annotation>
                                                    <xs:documentation>City</xs:documentation>
                                                </xs:annotation>
                                            </xs:element>
                                        </xs:sequence>
                                    </xs:complexType>
                                </xs:element>
                                <xs:element name="payeeaccountinfo">
                                    <xs:annotation>
                                        <xs:documentation>Other party account info</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element ref="acctid"/>
                                            <xs:element name="bankid">
                                                <xs:annotation>
                                                    <xs:documentation>Unique bank ID (three
digits)</xs:documentation>
                                                </xs:annotation>
                                                <xs:simpleType>
                                                    <xs:restriction base="xs:short"/>
                                                </xs:simpleType>
                                            </xs:element>
                                            <xs:element name="bankname" type="xs:string">
                                                <xs:annotation>
                                                    <xs:documentation>Bank name</xs:documentation>
                                                </xs:annotation>
                                            </xs:element>
                                        </xs:sequence>
                                    </xs:complexType>
                                </xs:element>
                                <xs:element name="dtposted" type="xs:dateTime">
                                    <xs:annotation>
                                        <xs:documentation>Transaction date posted</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="trnamt">
                                    <xs:annotation>
                                        <xs:documentation>Transaction amount</xs:documentation>
                                    </xs:annotation>
                                    <xs:simpleType>
                                        <xs:restriction base="xs:decimal">
                                            <xs:fractionDigits value="2"/>
```

```
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="purpose" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Purpose description</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="purposecode">
                    <xs:annotation>
                        <xs:documentation>Purpose code, three digits number, code list by
National Bank of Serbia</xs:documentation>
                    </xs:annotation>
                    <xs:simpleType>
                        <xs:restriction base="xs:short"/>
                    </xs:simpleType>
                </xs:element>
                <xs:element ref="curdef"/>
                <xs:element name="trnplace" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Transaction execution place</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="dtuser" type="xs:dateTime">
                    <xs:annotation>
                        <xs:documentation>Creation date</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="dtavail" type="xs:dateTime">
                    <xs:annotation>
                        <xs:documentation>Value date</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="refmodel" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Reference model</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="refnumber" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Reference nubmer</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="payeerefmodel" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Other party reference model</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="payeerefnumber" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Other party reference number </xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="urgency">
                    <xs:annotation>
                        <xs:documentation>Urgency mark</xs:documentation>
                    </xs:annotation>
                    <xs:simpleType>
                        <xs:restriction base="xs:nonNegativeInteger">
                            <xs:enumeration value="0"/>
                            <xs:enumeration value="1"/>
                            <xs:enumeration value="2"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="fee" type="xs:string" minOccurs="0">
```

```
                    <xs:annotation>
                        <xs:documentation>Porez</xs:documentation>
                    </xs:annotation>
                </xs:element>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:sequence>
<xs:attribute name="count" type="xs:nonNegativeInteger" use="required"/>
            </xs:complexType>
        </xs:element>
    </xs:sequence>
</xs:complexType>
    </xs:element>
</xs:schema>
```

Structure of XML payment order in Domestic Payment

Payment order request can contain more than one payment order, and execution of single payment order is in corelation with execution of other payment order from same request.

/pmtorderrq (minoccurs = 1; maxoccurs = 1) aggregation
> Root element of payment order request. Contain at least one payment order.

/pmtorderrq/pmtorder (minoccurs = 1; maxoccurs = unbounded) aggregation
> Payment order. Contain all the information directed by National Bank of Serbia.

/pmtorderrq/ pmtorder/companyinfo (minoccurs = 1; maxoccurs = 1) aggregation
> Ordering party information.

../companyinfo/name (minoccurs = 1; maxoccurs = 1)
> Ordering party name.

../companyinfo/city (minoccurs = 1; maxoccurs = 1)
> Ordering party city.

/pmtorderrq/ pmtorder/accountinfo (minoccurs = 1; maxoccurs = 1) aggregation
> Ordering party account information.

../accountinfo/acctid (minoccurs = 1; maxoccurs = 1)
> Ordering party account number. Format b(3)-p(13)-k(2), b – Unique bank code in Domestic Payment, p - account, k – control number (module 97).

../accountinfo/bankid (minoccurs = 1; maxoccurs = 1)
> Ordering party bank ID (unique, first three digits of account number).

../accountinfo/bankname (minoccurs = 1; maxoccurs = 1)
> Ordering party bank name.

/pmtorderrq/ pmtorder/payeecompanyinfo (minoccurs = 1; maxoccurs = 1) aggregation
> Beneficiary party information.

../payeecompanyinfo/name (minoccurs = 1; maxoccurs = 1)
> Beneficiary name.

../payeecompanyinfo/city (minoccurs = 1; maxoccurs = 1)
> Beneficiary city.

/pmtorderrq/ pmtorder/payeeaccountinfo (minoccurs = 1; maxoccurs = 1) aggregation
> Beneficiary account information.

../payeeaccountinfo/acctid (minoccurs = 1; maxoccurs = 1)

Beneficiary account number. Format b(3)-p(13)-k(2), b – Unique bank code in Domestic Payment, p - account, k – control number (module 97).

../payeeaccountinfo/bankid (minoccurs = 1; maxoccurs = 1)
Beneficiary bank ID (unique, first three digits of account number).

../payeeaccountinfo/bankname (minoccurs = 1; maxoccurs = 1)
Beneficiary bank name.

/pmtorderrq/ pmtorder/trnuid (minoccurs = 1; maxoccurs = 1)
Transaction unique identifier.

/pmtorderrq/ pmtorder/dtdue (minoccurs = 1; maxoccurs = 1)
Value date in UTC format (DDDD-MM-YYYY**T**HH:MM:SS).

/pmtorderrq/ pmtorder/trnamt (minoccurs = 1; maxoccurs = 1)
Transaction amount (absolute value with two decimal places).

/pmtorderrq/ pmtorder/trnplace (minoccurs = 1; maxoccurs = 1)
Transaction execution place ("online" – for transactions committed over Electron banking services)

/pmtorderrq/ pmtorder/purpose (minoccurs = 1; maxoccurs = 1)
Purpose description.

/pmtorderrq/ pmtorder/purposecode (minoccurs = 1; maxoccurs = 1)
Purpose code (three digits defined by code list of National Bank of Serbia).

/pmtorderrq/ pmtorder/curdef (minoccurs = 1; maxoccurs = 1)
Currency description (letters only). For Domestic Payment always DIN.

/pmtorderrq/ pmtorder/refmodel (minoccurs = 1; maxoccurs = 1)
Ordering party reference model. Content of this model is defined by National Bank of Serbia.

/pmtorderrq/ pmtorder/refnumber (minoccurs = 1; maxoccurs = 1)
Ordering party reference number. Format and content are defined by National Bank of Serbia.

/pmtorderrq/ pmtorder/payeerefmodel (minoccurs = 1; maxoccurs = 1)
Beneficiary reference model. Content of this model is defined by National Bank of Serbia.

/pmtorderrq/ pmtorder/payeerefnumber (minoccurs = 1; maxoccurs = 1)
Beneficiary reference number. Format and content are defined by National Bank of Serbia.

/pmtorderrq/ pmtorder/urgency (minoccurs = 1; maxoccurs = 1)
Urgency mark. Values {ACH, RTGS}

Example of XML payment order in Domestic Payment

```xml
<?xml version="1.0" encoding="utf-8"?>
<pmtorderrq count="2">
    <pmtorder>
        <companyinfo>
            <name>Demo Company d.o.o.</name>
            <city>Beograd</city>
        </companyinfo>
        <accountinfo>
            <acctid>160-0000000015722-52</acctid>
            <bankid>160</bankid>
            <bankname>Delta banka A.D.</bankname>
        </accountinfo>
        <payeecompanyinfo>
            <name>Demo firma A.D.</name>
            <city>Novi Sad</city>
```

```
            </payeecompanyinfo>
            <payeeaccountinfo>
                <acctid>225-0000000007940-21</acctid>
                <bankid>225</bankid>
                <bankname>Nacionalna stedionica - banka a.d.</bankname>
            </payeeaccountinfo>
            <trnuid>20171231</trnuid>
            <dtdue>2002-11-26T00:00:00</dtdue>
            <trnamt>1200.50</trnamt>
            <trnplace>online</trnplace>
            <purpose>Subventions</purpose>
            <purposecode>127</purposecode>
            <curdef>DIN</curdef>
            <refmodel/>
            <refnumber>1112121</refnumber>
            <payeerefmodel/>
            <payeerefnumber>10</payeerefnumber>
            <urgency>ACH</urgency>
        </pmtorder>
        <pmtorder>
            <companyinfo>
                <name>Demo Company d.o.o.</name>
                <city>Beograd</city>
            </companyinfo>
            <accountinfo>
                <acctid>160-0000000015722-52</acctid>
                <bankid>160</bankid>
                <bankname>Delta banka A.D.</bankname>
            </accountinfo>
            <payeecompanyinfo>
                <name>Druga dirma d.o.o</name>
                <city>Kragujevac</city>
            </payeecompanyinfo>
            <payeeaccountinfo>
                <acctid>330-0000000001570-21</acctid>
                <bankid>330</bankid>
                <bankname>Meridian bank a.d.</bankname>
            </payeeaccountinfo>
            <trnuid>20171240</trnuid>
            <dtdue>2002-11-26T00:00:00</dtdue>
            <trnamt>23000.00</trnamt>
            <trnplace>online</trnplace>
            <purpose> Trading with goods and services</purpose>
            <purposecode>290</purposecode>
            <curdef>DIN</curdef>
            <refmodel/>
            <refnumber>221121</refnumber>
            <payeerefmodel/>
            <payeerefnumber>89291</payeerefnumber>
            <urgency>RTGS</urgency>
        </pmtorder>
</pmtorderrq>
```

XML scheme for payment order validation in Domestic Payment

```
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid">
        <xs:annotation>
            <xs:documentation>Account number. Format 3-13-2</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:string">
```

```xml
                    <xs:pattern value="[0-9]{3}\-[0-9]{13}\-[0-9]{2}"/>
                </xs:restriction>
            </xs:simpleType>
        </xs:element>
        <xs:element name="bankid" type="xs:string">
            <xs:annotation>
                <xs:documentation>Unique bank ID</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="bankname" type="xs:string">
            <xs:annotation>
                <xs:documentation>Bank name</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="city">
            <xs:annotation>
                <xs:documentation>City</xs:documentation>
            </xs:annotation>
            <xs:simpleType>
                <xs:restriction base="xs:string"/>
            </xs:simpleType>
        </xs:element>
        <xs:element name="name" type="xs:string">
            <xs:annotation>
                <xs:documentation>Name</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="pmtorderrq">
            <xs:annotation>
                <xs:documentation>payment order in Domestic Payment</xs:documentation>
            </xs:annotation>
            <xs:complexType>
                <xs:sequence>
                    <xs:element name="pmtorder" maxOccurs="unbounded">
                        <xs:complexType>
                            <xs:all>
                                <xs:element name="companyinfo">
                                    <xs:annotation>
                                        <xs:documentation>Company information</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element ref="name"/>
                                            <xs:element ref="city"/>
                                        </xs:sequence>
                                    </xs:complexType>
                                </xs:element>
                                <xs:element name="accountinfo">
                                    <xs:annotation>
                                        <xs:documentation>Account information</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element ref="acctid"/>
                                            <xs:element ref="bankid"/>
                                            <xs:element ref="bankname"/>
                                        </xs:sequence>
                                    </xs:complexType>
                                </xs:element>
                                <xs:element name="payeecompanyinfo">
                                    <xs:annotation>
                                        <xs:documentation>Payee company information </xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element ref="name"/>
```

```
                <xs:element ref="city"/>
            </xs:sequence>
        </xs:complexType>
</xs:element>
<xs:element name="payeeaccountinfo">
    <xs:annotation>
        <xs:documentation>Payee account information</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="acctid"/>
            <xs:element ref="bankid"/>
            <xs:element ref="bankname"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="trnuid" type="xs:string">
    <xs:annotation>
        <xs:documentation>Transaction ID</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="dtdue" type="xs:dateTime">
    <xs:annotation>
        <xs:documentation>Value date</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnamt" type="xs:decimal">
    <xs:annotation>
        <xs:documentation>Transaction amount</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnplace" type="xs:string">
    <xs:annotation>
        <xs:documentation>Transaction execution place </xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purpose" type="xs:string">
    <xs:annotation>
        <xs:documentation>Purpose description</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purposecode" type="xs:short">
    <xs:annotation>
        <xs:documentation>Purpose code</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="curdef" type="xs:string">
    <xs:annotation>
        <xs:documentation> Currency description (ISO 4217)</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="refnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Reference number</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="payeerefnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Payee reference number</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="urgency">
    <xs:annotation>
        <xs:documentation>Urgency mark</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
```

```
                              <xs:restriction base="xs:string">
                                  <xs:enumeration value="INT"/>
                                  <xs:enumeration value="ACH"/>
                                  <xs:enumeration value="RTGS"/>
                              </xs:restriction>
                          </xs:simpleType>
                      </xs:element>
                      <xs:element name="refmodel">
                          <xs:annotation>
                              <xs:documentation>Reference model</xs:documentation>
                          </xs:annotation>
                          <xs:complexType/>
                      </xs:element>
                      <xs:element name="payeerefmodel">
                          <xs:annotation>
                              <xs:documentation>Payee  reference model</xs:documentation>
                          </xs:annotation>
                          <xs:complexType/>
                      </xs:element>
                  </xs:all>
              </xs:complexType>
          </xs:element>
      </xs:sequence>
      <xs:attribute name="count" type="xs:positiveInteger" use="optional"/>
  </xs:complexType>
  </xs:element>
</xs:schema>
```

XML structure for FPS ledger

Ledger in Domestic Payment contain: booked (final changes) transactions during specified period, account balance before and after transactions and adequate documents.

/ stmtrs …
    Bank's statement response root element. Containing next elements: header, transactions list and documents.
/ stmtrs/ rstype (minoccurs = 1; maxoccurs = 1)
    Document type sent to customer. Ledger type is *ibank.fps.stmtrs.statement*
/ stmtrs/ status (minoccurs = 1; maxoccurs = 1)
    Aggregation
/ stmtrs/ status/ code (minoccurs = 1; maxoccurs = 1)
    Bank response status code. If request was successfully proceeded status code is 0, in other case value corresponds to the error code.
/ stmtrs/ status/ severity (minoccurs = 1; maxoccurs = 1)
    Response status type {INFO, WARNING, ERROR}
/ stmtrs/ status/ detail (minoccurs = 1; maxoccurs = 1)
    Response details
/ stmtrs/ curdef (minoccurs = 1; maxoccurs = 1)
    Currency definition
/ stmtrs/ acctid (minoccurs = 1; maxoccurs = 1)
    Account number
/ stmtrs/ glacct
    Gl account
/ stmtrs/ glacctdesc
    Gl account description
/ stmtrs/ stmtno (minoccurs = 1; maxoccurs = 1)

Account ledger number for current year.
/ stmtrs/ stmtyear
Ledger year
/ stmtrs/ branch
Ledger issuer bank organization unit
/ stmtrs/ dateasto
Ledger booking date - UTC format: (DDDD-MM-YYYYTHH:MM:SS).
/ stmtrs/ stmbal (minoccurs = 1; maxoccurs = 1) agregat
Bookkeeping balance amount from the previous ledger
/ stmtrs/ stmbal / balamt (minoccurs = 1; maxoccurs = 1)
Amount (two decimals)
/ stmtrs/ stmbal / balamtlcl (minoccurs = 1; maxoccurs = 1)
Local currency amount (two decimal spaces)
/ stmtrs/ stmbal / dtasof (minoccurs = 1; maxoccurs = 1)
Booking date from the previous ledger - UTC format: (DDDD-MM-YYYYTHH:MM:SS).
/ stmtrs/ closing (minoccurs = 1; maxoccurs = 1) aggregation
Closing bookkeeping balance amount for this ledger
/ stmtrs/ closing/ balamt (minoccurs = 1; maxoccurs = 1)
Balance amount (two decimal spaces)
/ stmtrs/ closing/ balamt lcl (minoccurs = 1; maxoccurs = 1)
Local currency amount (two decimal spaces)
/ stmtrs/ trnlist (minoccurs = 1; maxoccurs = 1) aggregation
Transaction list booked in this ledger
/ stmtrs/ stmttrn (minoccurs = 1; maxoccurs = unbounded) aggregation
Statement transaction. Containing details about the other side of the transaction. Data of the account and beneficiary are placed in the transactions.
/ stmtrs/ stmttrn/ trntype (minoccurs = 1; maxoccurs = 1)
Transaction types: { ibank.fps.document.internalorder (Internal order), ibank.fps.document.remittance (charging order), ibank.fps.document.generalorder (general FPS paying order), ibank.fps.document.payment (paying order)}
/ stmtrs/ stmttrn/ trndsc
Transaction description
/ stmtrs/ stmttrn/ fitid (minoccurs = 1; maxoccurs = 1)
Reclamation number - (financial institution transaction id) unique transaction identification number (instrument) created by bank. Format can be different from bank to bank - in one bank this values are unique.
/ stmtrs/ stmttrn/ documentid
Transaction document number
/ stmtrs/ stmttrn/ trnamt
Transaction amount (two decimal spaces)
/ stmtrs/ stmttrn/ trnamtlocal
Transaction amount in local currency (two decimal spaces)
/stmtrs/ stmttrn/ benefit (minoccurs = 1; maxoccurs = 1)
Booking side indicator, {credit, debit}
/ stmtrs/ stmttrn/ dtposted (minoccurs = 1; maxoccurs = 1)
Date posted - UTC format (DDDD-MM-YYYYTHH:MM:SS).
/ stmtrs/ stmttrn/ dtavail (minoccurs = 1; maxoccurs = 1)
Currency date - UTC format (DDDD-MM-YYYYTHH:MM:SS).
/ stmtrs/ stmttrn/ reference
Transaction reference

/ stmtrs/ stmttrn/ description
    Transaction description
/ stmtrs/ documentlist ...
    List of transaction documents used to generate current ledger
/ stmtrs/ documentlist/document
    FPS document
/ stmtrs/ documentlist/document/doctype
    Document type: {ibank.fps.document.internalorder (internal order),
    ibank.fps.document.remittance (charging order),
    ibank.fps.document.generalorder (general FPS order),
    ibank.fps.document.payment (paying order)}
/ stmtrs/ documentlist/document/instrument
    Document subtype (business trip, payment order, etc)
/ stmtrs/ documentlist/document/documentid
    Document ID
/ stmtrs/ documentlist/document/refrencenumber
    Document reference number
/ stmtrs/ documentlist/document/beneficiary - aggregation
    Beneficiary data
/ stmtrs/ documentlist/document/beneficiary/legalid
    Beneficiary Legal ID
/ stmtrs/ documentlist/document/beneficiary/name
    Beneficiary name
/ stmtrs/ documentlist/document/beneficiary/address
    Beneficiary address aggregation
/ stmtrs/ documentlist/document/beneficiary/address/street
    Beneficiary street and street number
/ stmtrs/ documentlist/document/beneficiary/address/city
    Beneficiary city
/ stmtrs/ documentlist/document/beneficiary/address/zip
    Beneficiary postal code
/ stmtrs/ documentlist/document/beneficiary/accountifo
    Beneficiary account data - aggregation
/ stmtrs/ documentlist/document/beneficiary/accountifo/acctid
    Beneficiary account number
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo
    Beneficiary bank data aggregation
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/bic
    Bakn SWIFT code
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/bankid
    Bank ID
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/bankname
    Bank name
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/legalid
    Bank legal ID
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/address
    Bank address aggregation
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/address/street
    Bank street and street number
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/address/city
    Bank city
/ stmtrs/ documentlist/document/beneficiary/accountifo/bankinfo/address/zip
    Bank postal code
/ stmtrs/ documentlist/document/orderingparty

Ordering party data aggregate
/ stmtrs/ documentlist/document/ orderingparty /legalid
Ordering party legal ID
/ stmtrs/ documentlist/document/ orderingparty /name
Ordering party name
/ stmtrs/ documentlist/document/ orderingparty /address
Ordering party address aggregation
/ stmtrs/ documentlist/document/ orderingparty /address/street
Ordering party street and street number
/ stmtrs/ documentlist/document/ orderingparty /address/city
Ordering party city
/ stmtrs/ documentlist/document/ orderingparty /address/zip
Ordering party postal code
/ stmtrs/ documentlist/document/ orderingparty /accountifo
Ordering party account data aggregation
/ stmtrs/ documentlist/document/ orderingparty /accountifo/acctid
Ordering party account number
/ stmtrs/ documentlist/document/ orderingparty /accountifo/bankinfo
Ordering party bank data aggregation
/ stmtrs/ documentlist/document/orderingparty /accountifo/bankinfo/bic
Bank SWIFT code
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/bankid
Bank ID
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/bankname
Bank name
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/legalid
Bank legal ID
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/address
Bank address aggregation
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/address/street
Bank street and street number
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/address/city
Bank City
/ stmtrs/ documentlist/document/orderingparty/accountifo/bankinfo/address/zip
Bank postal code
/ stmtrs/ documentlist/document/viabank
Correspondent bank data aggregation
/ stmtrs/ documentlist/document/viabank/bic
Correspondent bank SWIFT code
/ stmtrs/ documentlist/document/viabank/bankid
Correspondent bank ID
/ stmtrs/ documentlist/document/viabank/bankname
Correspondent bank name
/ stmtrs/ documentlist/document/viabank/acctid
Ordering party bank's account in correspondent bank
/ stmtrs/ documentlist/document/purpose
Payment purpose description
/ stmtrs/ documentlist/document/purposecode
Payment purpose code
/ stmtrs/ documentlist/document/trnamt
Transaction amount in indicated currency (two decimal spaces)
/ stmtrs/ documentlist/document/curdef
ISO3 Currency code
/ stmtrs/ documentlist/document/currency

Currency code

/ stmtrs/ documentlist/document/trnamtlocal

Local currency payment amount (two decimal spaces)

/ stmtrs/ documentlist/document/valuedate

Document currency date

/ stmtrs/ documentlist/document/bookingdate

Booking date

/ stmtrs/ documentlist/document/bookingplace

Booking place

/ stmtrs/ documentlist/document/inocharge

Defining inocharge possible values: {our (ordering party),ben (beneficiary),sha(shared)}.

/ stmtrs/ documentlist/document/currencyrate

Currency rate

/ stmtrs/ documentlist/document/type

Document type: {ibank.fps.document.internalorder (internal order), ibank.fps.document.remittance (charging order), ibank.fps.document.generalorder (general FPS order), ibank.fps.document.payment (paying order)}

/ stmtrs/ documentlist/document/referee

Bank contact data aggregation

/ stmtrs/ documentlist/document/referee/name

Contact person first and last name

/ stmtrs/ documentlist/document/referee/phone

Contact person phone number

/ stmtrs/ documentlist/document/ledgeritems …

Booking items document aggregation

/ stmtrs/ documentlist/document/item

One document's booking item

/ stmtrs/ documentlist/document/item/id

Record item number

/ stmtrs/ documentlist/document/item/ledgeracct

Gl account regarding item

/ stmtrs/ documentlist/document/item/branchid

Branch name

/ stmtrs/ documentlist/document/item/partyid

Account number regarding item

/ stmtrs/ documentlist/document/item/partyinfo

Company name

/ stmtrs/ documentlist/document/item/currency

Currency code

/ stmtrs/ documentlist/document/item/curdef

ISO3 currency code

/ stmtrs/ documentlist/document/item/amt

Amount

/ stmtrs/ documentlist/document/item/amtlocal

Local currency amount

/ stmtrs/ documentlist/document/item/benfit

Booking side indicator, {credit, debit}

/ stmtrs/ documentlist/document/item/bookingdate

Booking date

/ stmtrs/ documentlist/document/item/valuedate

Currency date
/ stmtrs/ documentlist/document/item/legalid
Company Legal ID
/ stmtrs/ documentlist/document/item/purposeid
Booking purpose
/ stmtrs/ documentlist/document/comment
Document comment
/ stmtrs/ documentlist/document/item/stat
Statistic data list aggregation
/ stmtrs/ documentlist/document/item/stat/item
One statistic data aggregation
/ stmtrs/ documentlist/document/item/stat/item/@id
Statistic data record number
/ stmtrs/ documentlist/document/item/stat/item/contractno
Contract number
/ stmtrs/ documentlist/document/item/stat/item/contractyear
Contract year
/ stmtrs/ documentlist/document/item/stat/item/purposecode
Purpose
/ stmtrs/ documentlist/document/item/stat/item/trndesc
Description
/ stmtrs/ documentlist/document/item/stat/item/amt
Amount

Xml example for FPS (Foreign Payment Service) Ledger

```xml
<stmtrs>
        <rstype>ibank.fps.stmtrs.statement</rstype>
        <status>
                <code>0</code>
                <severity>INFO</severity>
                <detail/>
        </status>
        <stmbal>
                <balamt>4041.35</balamt>
                <balamtlcl>349277.99</balamtlcl>
                <runbalamt>4041.35</runbalamt>
                <runbalamtlcl>349277.99</runbalamtlcl>
                <dtasof/>
        </stmbal>
        <closing>
                <balamt>7142.53</balamt>
                <balamtlcl>619673.60</balamtlcl>
        </closing>
        <acctid>00-516-0000006.7</acctid>
        <stmtno>2006007</stmtno>
        <stmtyear>2006</stmtyear>
        <glacct>579840/4</glacct>
        <glacctdesc>Gl account description</glacctdesc>
        <curdef>EUR</curdef>
        <branch/>
        <dateasto>2006-01-20T00:00:00</dateasto>
        <trnlist>
                <stmttrn>
                        <trntype>ibank.fps.document.internalorder</trntype>
                        <trndsc/>
                        <fitid>03360210444004</fitid>
                        <documentid>2021001234351</documentid>
                        <trnamt>3101.18</trnamt>
```

```xml
                <trnamtlocal>270395.61</trnamtlocal>
                <benefit>debit</benefit>
                <dtposted>2006-01-20T07:45:46</dtposted>
                <dtavail>2006-01-20T00:00:00</dtavail>
                <runningloc>619673.60</runningloc>
                <runningdev>7142.53</runningdev>
                <reference/>
                <description/>
                <purpose>transaction purpose<purpose/>
        </stmttrn>
        <stmttrn>
                <trntype>ibank.fps.document.internalorder</trntype>
                <trndsc/>
                <fitid>03360210444004</fitid>
                <documentid>2021001234351</documentid>
                <trnamt>3101.18</trnamt>
                <trnamtlocal>270395.61</trnamtlocal>
                <benefit>debit</benefit>
                <dtposted>2006-01-20T07:45:46</dtposted>
                <dtavail>2006-01-20T00:00:00</dtavail>
                <runningloc>619673.60</runningloc>
                <runningdev>7142.53</runningdev>
                <reference/>
                <description/>
                <purpose>transaction purpose<purpose/>

        </stmttrn>
</trnlist>
<documentlist>
        <!-- INTERNAL ORDER -->
        <document>
                <doctype>ibank.fps.document.internalorder</doctype>
                <instrument/>
                <documentid>2021001234351</documentid>
                <refnumber>1450031123615</refnumber>
                <beneficiary>
                        <legalid/>
                        <name/>
                        <address>
                                <street/>
                                <city/>
                                <zip/>
                                <countryid/>
                        </address>
                        <accountinfo>
                                <acctid/>
                                <bankinfo>
                                        <bic/>
                                        <bankid/>
                                        <bankname/>
                                        <legalid/>
                                        <address>
                                                <street/>
                                                <city/>
                                                <zip/>
                                                <countryid/>
                                        </address>
                                </bankinfo>
                        </accountinfo>
                </beneficiary>
                <orderingparty>
                        <legalid/>
                        <name/>
                        <address>
                                <street/>
                                <city/>
```

```xml
                    <zip/>
                    <countryid/>
            </address>
            <accountinfo>
                    <acctid/>
                    <bankinfo>
                            <bic/>
                            <bankid/>
                            <bankname/>
                            <legalid/>
                            <address>
                                    <street/>
                                    <city/>
                                    <zip/>
                                    <countryid/>
                            </address>
                    </bankinfo>
            </accountinfo>
    </orderingparty>
    <viabank>
            <bic/>
            <acctid/>
            <bankid/>
            <bankname/>
    </viabank>
    <purpose/>
    <purposecode/>
    <trnamt/>
    <curdef/>
    <currency/>
    <trnamtlocal/>
    <valuedate>2006-01-20T00:00:00</valuedate>
    <bookingdate>2006-01-20T00:00:00</bookingdate>
    <bookingplace>Beograd</bookingplace>
    <inocharge/>
    <currencyrate/>
    <type/>
    <referee>
            <name>Snežana Pevac</name>
            <phone>011/201-1358</phone>
    </referee>
    <ledgeritems>
            <item id="1">
                    <ledgeracct>45330/0</ledgeracct>
                    <branchid>0000</branchid>
                    <partyid>0051600000067</partyid>
                    <partyinfo>DELTA OSIGURANJE AD</partyinfo>
                    <currency>978</currency>
                    <curdef>EUR</curdef>
                    <amt>3101.18</amt>
                    <amtlocal>270395.61</amtlocal>
                    <benefit>credit</benefit>
                    <bookingdate>2006-01-20T00:00:00</bookingdate>
                    <valuedate>2006-01-20T00:00:00</valuedate>
                    <legalid/>
                    <purposeid/>
            </item>
            <item id="2">
                    <ledgeracct>579840/4</ledgeracct>
                    <branchid>0000</branchid>
                    <partyid>0051600000067</partyid>
                    <partyinfo>DELTA OSIGURANJE AD</partyinfo>
                    <currency>978</currency>
                    <curdef>EUR</curdef>
                    <amt>3101.18</amt>
                    <amtlocal>270395.61</amtlocal>
```

```
                              <benefit>debit</benefit>
                              <bookingdate>2006-01-20T00:00:00</bookingdate>
                              <valuedate>2006-01-20T00:00:00</valuedate>
                              <legalid/>
                              <purposeid/>
                      </item>
              </ledgeritems>
              <comment>Comment</comment>
              <stat/>
      </document>
      <!-- REMITTANCE -->
      <document>
              <doctype>ibank.fps.document.remittance</doctype>
              <instrument>1</instrument>
              <documentid>0743004006900</documentid>
              <refnumber>0743-0143728/JJ</refnumber>
              <beneficiary>
                      <legalid>17198319</legalid>
                      <name>DELTA OSIGURANJE AD</name>
                      <address>
                              <street>MILENTIJA POPOVICA 7B</street>
                              <city>BEOGRAD-NOVI BEOGRAD</city>
                              <zip/>
                              <countryid/>
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                      <accountinfo>
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                              <bankinfo>
                                      <bic/>
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Beograd</bankname>
                                      <legalid>07759231</legalid>
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                                              <city>Beograd</city>
                                              <zip/>
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                      </accountinfo>
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                                      <bankid/>
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NOVI BEOGRAD</bankname>
                                      <legalid/>
                                      <address>
                                              <street/>
                                              <city/>
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```

```xml
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        <viabank>
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                <acctid/>
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                <bankname>BANCA INTESA AD, BEOGRAD</bankname>
        </viabank>
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        <purposecode>340</purposecode>
        <trnamt>355.00</trnamt>
        <curdef>EUR</curdef>
        <currency>978</currency>
        <trnamtlocal>30984.36</trnamtlocal>
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        <bookingplace>Beograd</bookingplace>
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        <currencyrate>87.2799</currencyrate>
        <type>8</type>
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                <phone>011/201-1699</phone>
        </referee>
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                        <amt/>
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                        <partyid>0051600000067</partyid>
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                <item id="3">
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```xml
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                                <trndesc>Transaction description</trndesc>
                                <amt>355.00</amt>
                        </item>
                </stat>
        </document>
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                <instrument/>
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                <refnumber/>
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//0051600000040</name>
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                                <zip/>
                                <countryid/>
                        </address>
                        <accountinfo>
                                <acctid/>
                                <bankinfo>
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                                        <bankid/>
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BEOGRAD</bankname>
                                        <legalid>07759231</legalid>
                                        <address>
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                                                <city>BEOGRAD-NOVI BEOGRAD</city>
                                                <zip/>
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```

```xml
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                                                <acctid/>
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                                                        <bankid/>
                                                        <bankname>Delta banka A.D.
Beogard</bankname>

                                                        <legalid>07759231</legalid>
                                                        <address>
                                                                <street>Milentija Popovica 7</street>
                                                                <city>Beograd</city>
                                                                <zip/>
                                                                <countryid/>
                                                        </address>
                                                </bankinfo>
                                        </accountinfo>
                                </orderingparty>
                                <viabank>
                                        <bic/>
                                        <acctid/>
                                        <bankid/>
                                        <bankname/>
                                </viabank>
                                <purpose>Transfer from Life to utilize loan stocks account</purpose>
                                <purposecode/>
                                <trnamt/>
                                <curdef/>
                                <currency/>
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                                <bookingdate>2006-03-21T00:00:00</bookingdate>
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                                        <phone>011/311-1427</phone>
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                                                <currency>978</currency>
                                                <curdef>EUR</curdef>
                                                <amt>86773.49</amt>
                                                <amtlocal>7572557.60</amtlocal>
                                                <benefit>debit</benefit>
                                                <bookingdate/>
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                                      <bookingdate/>
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                                      <branchid/>
                                      <partyid/>
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```xml
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                            <legalid/>
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                            <purposeid/>
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                            <amtlocal/>
                            <benefit>credit</benefit>
                            <bookingdate/>
                            <valuedate/>
                            <legalid/>
                            <purposeid/>
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            <comment/>
            <stat/>
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            <instrument>1</instrument>
            <documentid>1450031122725</documentid>
            <refnumber>1450031122725</refnumber>
            <beneficiary>
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                    <address>
                            <street/>
                            <city/>
                            <zip/>
                            <countryid>276</countryid>
                    </address>
                    <accountinfo>
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                            <bankinfo>
                                    <bic>GENODED1SPK</bic>
                                    <bankid/>
                                    <bankname>SPARDA-BANK WEST EG,
KOELN,</bankname>
                                    <legalid/>
                                    <address>
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```xml
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                            </accountinfo>
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                                <city>BEOGRAD-NOVI BEOGRAD</city>
                                <zip/>
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                        </address>
                        <accountinfo>
                                <acctid>0051600000067</acctid>
                                <bankinfo>
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                                        <bankid/>
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Beograd</bankname>

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                                        <address>
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                        </accountinfo>
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                <purposecode/>
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                <currency>978</currency>
                <trnamtlocal>393889.70</trnamtlocal>
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                <bookingplace>Beograd</bookingplace>
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                        <phone>011/201-1358</phone>
                </referee>
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                                <curdef/>
                                <amt/>
                                <amtlocal/>
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```xml
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                    <curdef/>
                    <amt/>
                    <amtlocal/>
                    <benefit>credit</benefit>
                    <bookingdate/>
                    <valuedate/>
                    <legalid/>
                    <purposeid/>
            </item>
            <item id="3">
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                    <branchid/>
                    <partyid/>
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                    <curdef/>
                    <amt/>
                    <amtlocal/>
                    <benefit>debit</benefit>
                    <bookingdate/>
                    <valuedate/>
                    <legalid/>
                    <purposeid/>
            </item>
            <item id="4">
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                    <branchid/>
                    <partyid/>
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                    <currency/>
                    <curdef/>
                    <amt/>
                    <amtlocal/>
                    <benefit>credit</benefit>
                    <bookingdate/>
                    <valuedate/>
                    <legalid/>
                    <purposeid/>
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        <comment>Plaćanje prema inostranstvu</comment>
        <stat>
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                    <contractyear>2006</contractyear>
                    <purposecode>260</purposecode>
                    <trndesc>/INV/AO-887-2005</trndesc>
                    <amt>4532.73</amt>
            </item>
        </stat>
    </document>
  </documentlist>
</stmtrs>
```

Xml scheme for FPS (Foreign Payment Service) ledger validation

```xml
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<!--W3C Schema generated by XMLSpy v2006 sp2 U (http://www.altova.com)-->
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
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                        <xs:element name="bankinfo" type="bankinfoType"/>
                </xs:sequence>
        </xs:complexType>
        <xs:element name="acctid" type="xs:string"/>
        <xs:complexType name="addressType">
                <xs:sequence>
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                        <xs:element ref="city"/>
                        <xs:element ref="zip"/>
                        <xs:element ref="countryid"/>
                </xs:sequence>
        </xs:complexType>
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                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
        <xs:element name="balamtlcl">
                <xs:simpleType>
                        <xs:restriction base="xs:decimal">
                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
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        <xs:complexType name="bankinfoType">
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                        <xs:element ref="bankid"/>
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                        <xs:element ref="legalid"/>
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                        <xs:element ref="name"/>
                        <xs:element name="address" type="addressType"/>
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                                <xs:enumeration value="credit"/>
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                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
        <xs:element name="bic" type="xs:string"/>
```

```xml
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        </xs:sequence>
</xs:complexType>
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        <xs:simpleType>
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                </xs:restriction>
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<xs:element name="curdef" type="xs:string"/>
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                </xs:restriction>
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</xs:element>
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                        <xs:enumeration value="ibank.fps.document.internalorder"/>
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                <xs:element ref="purposecode"/>
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                <xs:element ref="bookingdate"/>
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                <xs:element ref="inocharge"/>
```

```xml
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        </xs:element>
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        <xs:element name="fitid">
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```xml
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    </xs:complexType>
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    <xs:complexType name="orderingpartyType">
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                    <xs:element ref="name"/>
                    <xs:element name="address" type="addressType"/>
                    <xs:element name="accountinfo" type="accountinfoType"/>
            </xs:sequence>
    </xs:complexType>
    <xs:element name="partyid" type="xs:long"/>
    <xs:element name="partyinfo">
            <xs:simpleType>
                    <xs:restriction base="xs:string">
                    </xs:restriction>
            </xs:simpleType>
    </xs:element>
    <xs:element name="phone">
            <xs:simpleType>
                    <xs:restriction base="xs:string">
                    </xs:restriction>
            </xs:simpleType>
    </xs:element>
    <xs:element name="purpose" type="xs:string"/>
    <xs:element name="purposecode" type="xs:string"/>
    <xs:element name="purposeid" type="xs:string"/>
    <xs:complexType name="refereeType">
            <xs:sequence>
                    <xs:element ref="name"/>
                    <xs:element ref="phone"/>
            </xs:sequence>
    </xs:complexType>
    <xs:element name="reference" type="xs:string"/>
    <xs:element name="refnumber" type="xs:string"/>
    <xs:element name="rstype">
            <xs:simpleType>
                    <xs:restriction base="xs:string">
                    </xs:restriction>
            </xs:simpleType>
    </xs:element>
    <xs:element name="runbalamt">
            <xs:simpleType>
                    <xs:restriction base="xs:decimal">
                    </xs:restriction>
            </xs:simpleType>
    </xs:element>
```

```xml
<xs:element name="runbalamtlcl">
        <xs:simpleType>
                <xs:restriction base="xs:decimal">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="runningdev">
        <xs:simpleType>
                <xs:restriction base="xs:decimal">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="runningloc">
        <xs:simpleType>
                <xs:restriction base="xs:decimal">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="severity">
        <xs:simpleType>
                <xs:restriction base="xs:string">
                        <xs:enumeration value="INFO"/>
                        <xs:enumeration value="ERROR"/>
                        <xs:enumeration value="WARNING"/>
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:complexType name="statType">
        <xs:sequence>
                <xs:element name="item" type="itemType" minOccurs="0"/>
        </xs:sequence>
</xs:complexType>
<xs:complexType name="statusType">
        <xs:sequence>
                <xs:element ref="code"/>
                <xs:element ref="severity"/>
                <xs:element ref="detail"/>
        </xs:sequence>
</xs:complexType>
<xs:complexType name="stmbalType">
        <xs:sequence>
                <xs:element ref="balamt"/>
                <xs:element ref="balamtlcl"/>
                <xs:element ref="runbalamt"/>
                <xs:element ref="runbalamtlcl"/>
                <xs:element ref="dtasof"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="stmtno">
        <xs:simpleType>
                <xs:restriction base="xs:int">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="stmtrs">
        <xs:complexType>
                <xs:sequence>
                        <xs:element ref="rstype"/>
                        <xs:element name="status" type="statusType"/>
                        <xs:element name="stmbal" type="stmbalType"/>
                        <xs:element name="closing" type="closingType"/>
                        <xs:element ref="acctid"/>
                        <xs:element ref="stmtno"/>
                        <xs:element ref="stmtyear"/>
                        <xs:element ref="glacct"/>
                        <xs:element ref="glacctdesc"/>
```

```xml
                    <xs:element ref="curdef"/>
                    <xs:element ref="branch"/>
                    <xs:element ref="dateasto"/>
                    <xs:element name="trnlist" type="trnlistType"/>
                    <xs:element name="documentlist" type="documentlistType"/>
            </xs:sequence>
        </xs:complexType>
</xs:element>
<xs:complexType name="stmttrnType">
        <xs:sequence>
                <xs:element ref="trntype"/>
                <xs:element ref="trndsc"/>
                <xs:element ref="fitid"/>
                <xs:element ref="documentid"/>
                <xs:element ref="trnamt"/>
                <xs:element ref="trnamtlocal"/>
                <xs:element ref="benefit"/>
                <xs:element ref="dtposted"/>
                <xs:element ref="dtavail"/>
                <xs:element ref="runningloc"/>
                <xs:element ref="runningdev"/>
                <xs:element ref="reference"/>
                <xs:element ref="description"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="stmtyear">
        <xs:simpleType>
                <xs:restriction base="xs:short">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="street" type="xs:string"/>
<xs:element name="trnamt" type="xs:decimal"/>
<xs:element name="trnamtlocal" type="xs:decimal"/>
<xs:element name="trndesc">
        <xs:simpleType>
                <xs:restriction base="xs:string">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="trndsc" type="xs:string"/>
<xs:complexType name="trnlistType">
        <xs:sequence>
                <xs:element name="stmttrn" type="stmttrnType" maxOccurs="unbounded"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="trntype">
        <xs:simpleType>
                <xs:restriction base="xs:string">
                        <xs:enumeration value="ibank.fps.document.remittance"/>
                        <xs:enumeration value="ibank.fps.document.payment"/>
                        <xs:enumeration value="ibank.fps.document.internalorder"/>
                        <xs:enumeration value="ibank.fps.document.generalorder"/>
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="type" type="xs:string"/>
<xs:element name="valuedate" type="xs:dateTime"/>
<xs:complexType name="viabankType">
        <xs:sequence>
                <xs:element ref="bic"/>
                <xs:element ref="acctid"/>
                <xs:element ref="bankid"/>
                <xs:element ref="bankname"/>
        </xs:sequence>
</xs:complexType>
```

```
        <xs:element name="zip" type="xs:string"/>
</xs:schema>
```

Xml structure for FPS payment order

/fpspmtorderrq…
    FPS Payment order root element
/fpspmtorderrq/fpspmtorder (minoccurs = 1; maxoccurs = 1)
    Payment order with: order data, order covering data and statistics data.
/fpspmtorderrq/orderinfo
    Order data aggregation
/fpspmtorderrq/orderinfo/beneficiary
    Beneficiary's data aggregation
/fpspmtorderrq/orderinfo/beneficiary/chgs
    Cost carrier indicator. Permitted values (0 - ordering party, 1 – end
    beneficiary, 2 - beneficiary, 3 – shared)
/fpspmtorderrq/orderinfo/beneficiary/legalid
    Beneficiary's legal ID.
/fpspmtorderrq/orderinfo/beneficiary/name
    Beneficiary's name
/fpspmtorderrq/orderinfo/beneficiary/address
    Beneficiary's addresses aggregation
/fpspmtorderrq/orderinfo/beneficiary/address/street
    Beneficiary's street and number.
/fpspmtorderrq/orderinfo/beneficiary/address/city
    Beneficiary's city
/fpspmtorderrq/orderinfo/beneficiary/address/zip
    Beneficiary's postal code
/fpspmtorderrq/orderinfo/beneficiary/address/country
    Beneficiary's countries aggregation
/fpspmtorderrq/orderinfo/beneficiary/address/country/id
    Beneficiary's country id
/fpspmtorderrq/orderinfo/beneficiary/address/country/name
    Beneficiary's country name
/fpspmtorderrq/orderinfo/beneficiary/accountinfo
    Beneficiary's account data aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/acctid
    Beneficiary's account number
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo
    Beneficiary's bank data aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/bic
    SWIFT bank code
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/cod
    Beneficiary's account IBAN
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/bankname
    Beneficiary's bank name
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address
    Beneficiary's bank address aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/street
    Beneficiary's bank street and street number
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/city
    Beneficiary's bank city
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/zip
    Beneficiary's bank postal code

/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country
   Beneficiary's bank country aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country/id
   Beneficiary's bank country id
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/address/country/name
   Beneficiary's bank country name
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viaacctid
   Bank account in the correspondent bank
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank
   Correspondent bank data aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/bic
   Correspondent bank SWIFT code
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/bankname
   Correspondent bank name
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address
   Correspondent bank address aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/city
   Correspondent bank city
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/street
   Correspondent bank street and street number
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country
   Correspondent bank country aggregation
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country/id
   Correspondent bank country id
/fpspmtorderrq/orderinfo/beneficiary/accountinfo/bankinfo/viabank/address/country/name
   Correspondent bank country name
/fpspmtorderrq/orderinfo/orederingparty
   Ordering party aggregation
/fpspmtorderrq/orderinfo/orederingparty/legalid
   Ordering party legal ID
/fpspmtorderrq/orderinfo/orederingparty/name
   Ordering party name
/fpspmtorderrq/orderinfo/orederingparty/address
   Ordering party address
/fpspmtorderrq/orderinfo/orederingparty/address/street
   Ordering party street and street number
/fpspmtorderrq/orderinfo/orederingparty/address/city
   Ordering party city
/fpspmtorderrq/orderinfo/orederingparty/address/zip
   Ordering party postal code
/fpspmtorderrq/orderinfo/orederingparty/address/country
   Ordering party country aggregation
/fpspmtorderrq/orderinfo/orederingparty/address/country/id
   Ordering party country code
/fpspmtorderrq/orderinfo/orederingparty/address/country/name
   Ordering party country name
/fpspmtorderrq/orderinfo/orederingparty/accountinfo
   Ordering party account aggregation
/fpspmtorderrq/orderinfo/orederingparty/accountinfo/acctid
   Ordering party account number
/fpspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo
   Ordering party account's bank aggregation
/fpspmtorderrq/orderinfo/orederingparty /accountinfo/bankinfo/bic
   Ordering party bank SWIFT code

/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/cod
  Ordering party IBAN
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/bankname
  Ordering party bank name
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address
  Ordering party bank address aggregation
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/street
  Ordering party bank street and street number
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/city
  Ordering party bank city
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/zip
  Ordering party bank postal code
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/country
  Ordering party bank country aggregation
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/country/id
  Ordering party bank country id
/fpspmtorderrq/orderinfo/oredeingparty /accountinfo/bankinfo/address/country/name
  Ordering party bank country name
/fpspmtorderrq/orderinfo/trnuid
  Unique transaction identification number in GUID form (example: FFDACA5E-7528-4019-98E3-BC7C52097493)
/fpspmtorderrq/orderinfo/trnamt
  Transactions amount (two decimals)
/fpspmtorderrq/orderinfo/curedef
  Transactions currency
/fpspmtorderrq/orderinfo/trnamtlocal
  Transactions amount express in local currency (two decimals)
/fpspmtorderrq/orderinfo/valuedate
  Transactions currency date
/fpspmtorderrq/orderinfo/submissiondate
  Order submission date
/fpspmtorderrq/orderinfo/swiftcopy
  SWIFT copy data aggregation
/fpspmtorderrq/orderinfo/swiftcopy/send
  Beneficiary SWIFT copy shipment. Possible values {0 - no, 1 - yes}
/fpspmtorderrq/orderinfo/swiftcopy/contactperson
  Contact person first and last name for SWIFT copy shipment
/fpspmtorderrq/orderinfo/swiftcopy/phone
  Contact person phone number for SWIFT copy shipment
/fpspmtorderrq/orderinfo/swiftcopy/fax
  Contact person fax number for SWIFT copy shipment
/fpspmtorderrq/orderinfo/swiftcopy/email
  Contact person e-mail address for SWIFT copy shipment
/fpspmtorderrq/orderinfo/notes
  Payment order comments
/fpspmtorderrq/orderinfo/stat
  List of data for statistic aggregation
/fpspmtorderrq/orderinfo/stat/item
  Statistic data aggregation
/fpspmtorderrq/orderinfo/stat/item/@id
  Statistic data record number
/fpspmtorderrq/orderinfo/stat/item/contractno
  Contract number
/fpspmtorderrq/orderinfo/stat/item/contractyear

Contract year

/fpspmtorderrq/orderinfo/stat/item/advancedpaymentindicator
Posebna oznaka {0,1,2}
0 – Nije avansno plaćanje
1 – Avansno plaćanje do 180 dana
2 – Plaćanje drugom nerezidentu (cesija)

/fpspmtorderrq/orderinfo/stat/item/trndesc
        Transaction description
/fpspmtorderrq/orderinfo/stat/item/purposecode
        Payment purpose code
/fpspmtorderrq/orderinfo/stat/item/purposedesc
        Payment purpose description
/fpspmtorderrq/orderinfo/stat/item/amt
        Payment order amount

Xml example for FPS (Foreign Payment Service) payment order

```xml
<fpspmtorderrq>
        <fpspmtorder>
                <orderinfo>
                        <beneficiary>
                                <chgs>3</chgs>
                                <legalid>
                                </legalid>
                                <name>Beneficiary name</name>
                                <address>
                                        <street>Beneficiary address</street>
                                        <city>Beneficiary city</city>
                                        <zip>
                                        </zip>
                                        <country>
                                                <id>004</id>
                                                <name>AVGANISTAN (AF)</name>
                                        </country>
                                </address>
                                <accountinfo>
                                        <acctid>123123123</acctid>
                                        <bankinfo>
                                                <bic>SWIFT</bic>
                                                <cod>correspondent</cod>
                                                <bankid>
                                                </bankid>
                                                <bankname>Beneficiary bank name </bankname>
                                                <address>
                                                        <street>Beneficiary bank address
</street>
                                                        <city>Beneficiary bank city</city>
                                                        <country>
                                                                <id>732</id>
                                                                <name>ZAPADNA SAHARA
(EH)</name>
                                                        </country>
                                                </address>
                                                <viaacctid>Corresponding account</viaacctid>
                                                <viabank>
```

```xml
                                        code</bic>
                                        <bic>Correspondent bank SWIFT
   NO</cod>
                                        <cod>BLZ/SORT CODE/ABI-CAB/ROUTING
name</bankname>
                                        <bankname>Correspondent bank
                                        <address>
street</street>
                                                <street>Correspondent bank
city</city>
                                                <city>Correspondent bank

                                                <country>
                                                        <id>396</id>
                                                        <name>DžONSTON
OSTRVO (JT)</name>
                                                </country>
                                        </address>
                                </viabank>
                        </bankinfo>
                    </accountinfo>
                </beneficiary>
                <orderingparty>
                        <legalid>07432461</legalid>
                        <name>Pexim SC</name>
                        <address>
                                <street>Palmira Toljatija 5</street>
                                <city>Novi Beograd</city>
                                <zip>
                                </zip>
                                <country>
                                        <id>
                                        </id>
                                        <name>
                                        </name>
                                </country>
                        </address>
                        <accountinfo>
                                <acctid>330-0470500429700-46</acctid>
                                <bankinfo>
                                        <bic>MEBACS22</bic>
                                        <bankid>meridian.banka@ibank</bankid>
                                        <bankname>CA Meridian Bank</bankname>
                                        <address>
                                                <street>Futoski put 42a</street>
                                                <city>Novi Sad</city>
                                                <country>
                                                        <id>891</id>
                                                        <name>SRBIJA I CRNA
GORA</name>
                                                </country>
                                        </address>
                                </bankinfo>
                        </accountinfo>
                </orderingparty>
                <trnuid>FFDACA5E-7528-4019-98E3-BC7C52097493</trnuid>
                <instrument>0</instrument>
                <trnamt>1</trnamt>
                <curdef>EUR</curdef>
                <trnamtlocal>0</trnamtlocal>
                <valuedate>19-06-2006</valuedate>
                <submitiondate>19-06-2006</submitiondate>
                <swiftcopy send="0">
                        <contactperson>
                        </contactperson>
                        <phone>
                        </phone>
```

```xml
                                <fax>
                                </fax>
                                <email>
                                </email>
                        </swiftcopy>
                        <notes>
                        </notes>
                </orderinfo>
                <documents>
                        <item id="1">
                                <doctype/>
                                <refnumber/>
                                <count/>
                                <description/>
                        </item>
                </documents>
                <cover>
                        <item id="1">
                                <glacctid>
                                </glacctid>
                                <curdef>
                                </curdef>
                                <amt>
                                </amt>
                                <convertedamt>
                                </convertedamt>
                                <description>opis</description>
                        </item>
                </cover>
                <stat>
                        <item id="1">
                                <contractno>2</contractno>
                                <contractyear>2005</contractyear>
                                <trndesc>detalji podatka za statistiku</trndesc>
                                <purposecode>116</purposecode>
                                <purposedesc>Poslovi posredovanja-placanja</purposedesc>
                                <amt>1.00</amt>
                        </item>
                        <loanid>1</loanid>
                        <loanyear>2004</loanyear>
                        <advancedpaymentinidicator>1</ advancedpaymentinidicator >


                </stat>
        </fpspmtorder>
</fpspmtorderrq>
```

FPS payment order Validation scheme

```xml
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<!--W3C Schema generated by XMLSpy v2006 sp2 U (http://www.altova.com)-->
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
        <xs:complexType name="accountinfoType">
                <xs:sequence>
                        <xs:element ref="acctid"/>
                        <xs:element name="bankinfo" type="bankinfoType"/>
                </xs:sequence>
        </xs:complexType>
        <xs:element name="acctid">
                <xs:simpleType>
                        <xs:restriction base="xs:string">
                 </xs:restriction>
                </xs:simpleType>
```

```xml
            </xs:element>
            <xs:complexType name="addressType">
                    <xs:sequence>
                            <xs:element ref="street"/>
                            <xs:element ref="city"/>
                            <xs:element ref="zip" minOccurs="0"/>
                            <xs:element name="country" type="countryType"/>
                    </xs:sequence>
            </xs:complexType>
            <xs:element name="amt" type="xs:string"/>
            <xs:element name="bankid" type="xs:string"/>
            <xs:complexType name="bankinfoType">
                    <xs:sequence>
                            <xs:element ref="bic"/>
                            <xs:element ref="cod" minOccurs="0"/>
                            <xs:element ref="bankid"/>
                            <xs:element ref="bankname"/>
                            <xs:element name="address" type="addressType"/>
                            <xs:element ref="viaacctid" minOccurs="0"/>
                            <xs:element name="viabank" type="viabankType" minOccurs="0"/>
                    </xs:sequence>
            </xs:complexType>
            <xs:element name="bankname">
                    <xs:simpleType>
                            <xs:restriction base="xs:string">
                            </xs:restriction>
                    </xs:simpleType>
            </xs:element>
            <xs:complexType name="beneficiaryType">
                    <xs:sequence>
                            <xs:element ref="chgs"/>
                            <xs:element ref="legalid"/>
                            <xs:element ref="name"/>
                            <xs:element name="address" type="addressType"/>
                            <xs:element name="accountinfo" type="accountinfoType"/>
                    </xs:sequence>
            </xs:complexType>
            <xs:element name="bic">
                    <xs:simpleType>
                            <xs:restriction base="xs:string">
                            </xs:restriction>
                    </xs:simpleType>
            </xs:element>
            <xs:element name="chgs">
                    <xs:simpleType>
                            <xs:restriction base="xs:byte">
                                    <xs:enumeration value="0"/>
                                            <xs:enumeration value="1"/>
                                            <xs:enumeration value="2"/>
                                            <xs:enumeration value="3"/>
                            </xs:restriction>
                    </xs:simpleType>
            </xs:element>
            <xs:element name="city">
                    <xs:simpleType>
                            <xs:restriction base="xs:string">
                            </xs:restriction>
                    </xs:simpleType>
            </xs:element>
            <xs:element name="cod">
                    <xs:simpleType>
                            <xs:restriction base="xs:string">
                            </xs:restriction>
                    </xs:simpleType>
            </xs:element>
            <xs:element name="contactperson" type="xs:string"/>
```

```xml
<xs:element name="contractno">
        <xs:simpleType>
                <xs:restriction base="xs:byte">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="contractyear">
        <xs:simpleType>
                <xs:restriction base="xs:short">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="convertedamt" type="xs:string"/>
<xs:element name="count" type="xs:string"/>
<xs:complexType name="countryType">
        <xs:sequence>
                <xs:element ref="id"/>
                <xs:element ref="name"/>
        </xs:sequence>
</xs:complexType>
<xs:complexType name="coverType">
        <xs:sequence>
                <xs:element name="item" type="itemType"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="curdef" type="xs:string"/>
<xs:element name="description" type="xs:string"/>
<xs:element name="doctype" type="xs:string"/>
<xs:complexType name="documentsType">
        <xs:sequence>
                <xs:element name="item" type="itemType"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="email" type="xs:string"/>
<xs:element name="fax" type="xs:string"/>
<xs:complexType name="fpspmtorderType">
        <xs:sequence>
                <xs:element name="orderinfo" type="orderinfoType"/>
                <xs:element name="documents" type="documentsType"/>
                <xs:element name="cover" type="coverType"/>
                <xs:element name="stat" type="statType"/>
        </xs:sequence>
</xs:complexType>
<xs:element name="fpspmtorderrq">
        <xs:complexType>
                <xs:sequence>
                        <xs:element name="fpspmtorder" type="fpspmtorderType"/>
                </xs:sequence>
        </xs:complexType>
</xs:element>
<xs:element name="glacctid" type="xs:string"/>
<xs:element name="id" type="xs:short"/>
<xs:element name="instrument">
        <xs:simpleType>
                <xs:restriction base="xs:byte">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:complexType name="itemType">
        <xs:sequence>
                <xs:element ref="doctype" minOccurs="0"/>
                <xs:element ref="refnumber" minOccurs="0"/>
                <xs:element ref="count" minOccurs="0"/>
                <xs:element ref="glacctid" minOccurs="0"/>
                <xs:element ref="curdef" minOccurs="0"/>
                <xs:element ref="contractno" minOccurs="0"/>
```

```xml
                        <xs:element ref="contractyear" minOccurs="0"/>
                        <xs:element ref="trndesc" minOccurs="0"/>
                        <xs:element ref="purposecode" minOccurs="0"/>
                        <xs:element ref="purposedesc" minOccurs="0"/>
                        <xs:element ref="amt" minOccurs="0"/>
                        <xs:element ref="convertedamt" minOccurs="0"/>
                        <xs:element ref="description" minOccurs="0"/>
                </xs:sequence>
                <xs:attribute name="id" use="required">
                        <xs:simpleType>
                                <xs:restriction base="xs:byte">
                                </xs:restriction>
                        </xs:simpleType>
                </xs:attribute>
        </xs:complexType>
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        <xs:element name="loanid">
                <xs:simpleType>
                        <xs:restriction base="xs:byte">
                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
        <xs:element name="loanyear">
                <xs:simpleType>
                        <xs:restriction base="xs:short">
                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
        <xs:element name="name" type="xs:string"/>
        <xs:element name="notes" type="xs:string"/>
        <xs:complexType name="orderinfoType">
                <xs:sequence>
                        <xs:element name="beneficiary" type="beneficiaryType"/>
                        <xs:element name="orderingparty" type="orderingpartyType"/>
                        <xs:element ref="trnuid"/>
                        <xs:element ref="instrument"/>
                        <xs:element ref="trnamt"/>
                        <xs:element ref="curdef"/>
                        <xs:element ref="trnamtlocal"/>
                        <xs:element ref="valuedate"/>
                        <xs:element ref="submitiondate"/>
                        <xs:element name="swiftcopy" type="swiftcopyType"/>
                        <xs:element ref="notes"/>
                </xs:sequence>
        </xs:complexType>
        <xs:complexType name="orderingpartyType">
                <xs:sequence>
                        <xs:element ref="legalid"/>
                        <xs:element ref="name"/>
                        <xs:element name="address" type="addressType"/>
                        <xs:element name="accountinfo" type="accountinfoType"/>
                </xs:sequence>
        </xs:complexType>
        <xs:element name="phone" type="xs:string"/>
        <xs:element name="purposecode">
                <xs:simpleType>
                        <xs:restriction base="xs:byte">
                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
        <xs:element name="purposedesc">
                <xs:simpleType>
                        <xs:restriction base="xs:string">
                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
```

```xml
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<xs:complexType name="statType">
        <xs:sequence>
                <xs:element name="item" type="itemType"/>
                <xs:element ref="loanid"/>
                <xs:element ref="loanyear"/>
        </xs:sequence>
</xs:complexType>
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        <xs:simpleType>
                <xs:restriction base="xs:string">
                </xs:restriction>
        </xs:simpleType>
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<xs:element name="submitiondate">
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                <xs:restriction base="xs:string">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
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        <xs:sequence>
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                <xs:element ref="fax"/>
                <xs:element ref="email"/>
        </xs:sequence>
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                <xs:simpleType>
                        <xs:restriction base="xs:byte">
                                <xs:enumeration value="0"/>
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                        </xs:restriction>
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        </xs:attribute>
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                </xs:restriction>
        </xs:simpleType>
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<xs:element name="trnamtlocal">
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                </xs:restriction>
        </xs:simpleType>
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                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="trnuid">
        <xs:simpleType>
                <xs:restriction base="xs:string">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
<xs:element name="valuedate">
        <xs:simpleType>
                <xs:restriction base="xs:string">
                </xs:restriction>
        </xs:simpleType>
</xs:element>
```

```
        <xs:element name="viaacctid">
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                        </xs:restriction>
                </xs:simpleType>
        </xs:element>
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                <xs:sequence>
                        <xs:element ref="bic"/>
                        <xs:element ref="cod"/>
                        <xs:element ref="bankname"/>
                        <xs:element name="address" type="addressType"/>
                </xs:sequence>
        </xs:complexType>
        <xs:element name="zip" type="xs:string"/>
</xs:schema>
```

TXT SPECIFICATION

Orders

- data presented in ASCII (txt) DOS format
- records are 180 characters long
- data are defined inside two types of records:
  - Leading record, one for each package of data, type - 9
  - Detail record, for each order, type – 1

LEADING RECORD FOR PAYMENT ORDER

FROM POSITION	TO POSITION	LENGHT	TYPE	DESCRIPTION	COMMENT
1	18	18	N	ORDERING PARTY ACCOUNT	
19	53	35	A	ORDERING PARTY NAME	
54	73	20	A	ORDERING PARTY CITY	
74	88	15	N	TOTAL AMOUNT	15 digits, last two are decimal places, no separators
89	93	5	N	NUMBER OF PAYMENT ORDERS	
94	96	3	A	CURRENCY DESCRIPTION (LETTERS ONLY)	DINAR = YUM
97	123	27	A	CONTACT PERSON	First name, last name or position in company
124	134	11	A	TELEPHONE 1	
135	145	11	A	TELEPHONE 2	
146	156	11	A	FAX	
157	178	22	A	E-MAIL ADRESS	
179	179	1	N	ORIGIN	CONTENT 3
180	180	1	N	RECORD TYPE	CONTENT 9

DETAIL RECORD FOR PAYMENT ORDER

FROM POSITION	TO POSITION	LENGHT	TYPE	DESCRIPTION	COMMENT
1	18	18	N	BENEFICIARY ACCOUNT	
19	53	35	A	BENEFICIARY NAME	
54	73	20	A	BENEFICIARY CITY	
74	74	1	A	EXECUTION MODE	H – URGENT, ' ' – CASUAL
75	76	2	N,A	ORDERING PARTY REFERENCE MODEL	LAW STILL ALLOWS EMPTY FIELD
77	96	20	N,A	ORDERING PARTY REFERENCE NUMBER	LAW STILL ALLOWS EMPTY FIELD
97	99	3	N	PURPOSE CODE	
100	134	35	A	PURPOSE DESCRIPTION	
135	147	13	N	AMOUNT	13 digits total, last two are decimal places, no separators
148	149	2	N,A	BENEFICIARY REFERENCE MODEL	LAW STILL ALLOWS EMPTY FIELD
150	169	20	N,A	BENEFICIARY REFERENCE NUMBER	LAW STILL ALLOWS EMPTY FIELD
170	177	8	N	VALUE DATE	DDMMYYYY
178	178	1	A	EMPTY	
179	179	1	N	ORIGIN	CONTENT 3
180	180	1	N	RECORD TYPE	CONTENT 1

Ledgers (Statements)

- data presented in ASCII (txt) DOS format
- records are 180 characters long
- data are defined inside two type of records:
  - Leading record, one for each package of data, type - 9
  - Detail record, for each order, type – 1

LEADING RECORD FOR LEDGER

FROM POSITION	TO POSITION	LENGHT	TYPE	DESCRIPTION	COMMENT
1	8	8	N	LEDGER DATE	DDMMYYYY
9	12	4	N	LEDGER TIME	HHMM
13	30	18	N	ACCOUNT	

31	33	3	A	CURRENCY DESCRIPTION	
34	51	18	N	PREVIOUS LEDGER CLOSING BALANCE	17 digits, last 2 are decimal places, SIGN
52	69	18	N	SUM OF DEBIT TRANSACTIONS	17 digits, last 2 are decimal places, SIGN
70	87	18	N	SUM OF CREDIT TRANSACTIONS	17 digits, last 2 are decimal places, SIGN
88	105	18	N	THIS LEDGER CLOSING BALANCE	15 digits, last two are decimal places, SIGN
106	141	36	A	EMPTY	
142	147	6	N	ORGANIZATION UNIT OF BANK	
148	150	3	N	LEDGER NUMBER	
151	185	35	A	ACCOUNT NAME	
186	205	20	A	CITY	
206	214	9	N	TAX ID	
215	219	5	A	EMPTY	' '
220	220	1	N	RECORD TYPE	1

DETAIL RECORD FOR LEDGER

FROM POSITION	TO POSITION	LENGHT	TYPE	DESCRIPTION	FORMAT
1	18	18	N	ACCOUNT	
19	53	35	A	BENEFICIARY NAME	
54	73	20	A	BENEFICIARY CITY	
74	74	1	A	PAYMENT ORDER EXECUTION MODEL	'H' – URGENT or ' '
75	76	2	A,N	ORDERING PARTY REFERENCE MODEL	
77	96	20	A,N	ORDERING PARTY REFERENCE NUMBER	
97	99	3	N	PURPOSE CODE	
100	134	35	A	PURPOSE DESCRIPTION	
135	147	13	N	AMOUNT	11 CELIH, 2 DECIMALNA
148	148	1	A	DEBIT/CREDIT	'D' - debit or 'P' - credit
149	166	18	N	BENEFICIARY ACCOUNT NUMBER	
167	168	2	N,A	BENEFICIARY REFERENCE MODEL	
169	188	20	N,A	BENEFICIARY REFERENCE NUMBER	
189	196	8	N	VALUE DATE	
197	200	4	N	PAYMENT ORDER	HHMM

				EXECUTION TIME	
201	214	14	N	RECLAMATION 1	
215	215	1	N	RECLAMATION 2	
216	219	4	A	EMPTY	' '
220	220	1	N	RECORD TYPE	2

Sort for detail records:
- o debit / credit
- o Purpose code

EXCEL SPECIFICATION

Payment Orders

Column order number	Name	TYPE	LENGHT	Example	*
1	Type	A	50	ibank.payment.pp3	Y
2	ID	A	50		N
3	Date due	D		2003-10-03T00:00:00.000	Y
4	Urgency	A	4	Values: ACH,RTGS,INT	Y
5	Company name	A	50	Pexim	N
6	Company city	A	50	Novi Beograd	N
7	Account ID	A	50	210-0000000003484-43	Y
8	Account Bank ID	A	50	continental.banka@ibank	N
9	Account bank name	A	50	Continental Bank	N
10	Reference model	A	2	97	O
11	Reference number	A	30		O
12	Other company name	A	50	Other Company	Y
13	Other company city	A	50	Beograd	Y
14	Other acccount ID	A	20	210-000000001111-44	Y
15	Other acccount bank ID	A	20	continental.banka@ibank	N
16	Other acccount bank name	A	50	Continental Bank	N
17	Other referrence model	A	2	21	O
18	Other reference number	A	30		O
19	Amount	N	20	23,145.50	Y
20	Currency	A	3	DIN	Y
21	Purpose description	A	200	Trading with goods and services	Y
22	Purpose code	A	3	321	Y

* Must be filled during import (**Y**-Mandatory, **N**-Empty, **O** – Optional)

Ledgers

LEADING RECORD FOR LEDGER (ROWS 1-3)

Column order number	Name	TYPE	LENGHT	Example
1	Account number	A	50	210-0000000001111-11
2	Ledger number	A	50	11
3	Booking date	D		22.09.2003.
4	Opening balance	N		6198,05
4,5	Total turnover	AGR		
4	Debit	N		1,21
6	Credit	N		1,21
7	Closing balance	N		6198,05
8	Total number of transactions	N		2
9	Reserved funds for fee on financial transactions	N		0

DETAIL RECORD FOR LEDGER (ROWS 4-n)

Column order number	Name	TYPE	LENGHT	Example
1	Order number	N	N	1,2,3...
2	Transaction type	A	50	ibank.payment.pp3
3..5	Benficiary data	AGR		
3	Beneficiary name	A	50	Pexim SC, PALMIRA TOLJATIJA 5/ 5, Novi Beograd
4	Beneficiary account number	A	50	210-0000004020340-55
5	Bank	A	50	Continental Bank
6,7	Transaction amount	AGR		
6	Debit	N		1,21
7	Credit	N		0,00
8	Purpose code	A	3	321
9	Purpose description	A	200	Trading with goods and services
10	Reference number for ordering party and beneficiary	A	100	(97)(321231)
11	Transaction number (FITID)	A	30	87000028762301