Opisi standardnih formata poruka u okviru iBank sistema

1. Cilj

Namera ovog dokumenta je da opiše formate poruka koje se razmenjuju u okviru iBank sistema. Sadrži sledeće opise

- Struktura XML naloga za prenos u platnom prometu (zahtev i odgovor)
- Struktura XML dnevnih naloga u platnom prometu
- Struktura XML stanja u platnom prometu
- Struktura XML liste izoda u platnom prometu
- Struktura XML posledjeg izvoda u platnom prometu
- Struktura XML izvoda po broju u platnom prometu
- Primeri XML zahteva

2. Ciljna grupa

Svi korisnici iBank sistema.

3. Struktura XML naloga u platnom prometu

Zahtev za izvršenje naloga za prenos moze sadržati vise naloga za prenos pri čemu izvršenje pojedinačnih naloga nije medjusobno uslovljeno.

3.1. Opis strukture XML naloga za prenos u platnom prometu

/pmtorderrq (minoccurs = 1; maxoccurs = 1) agregat
> Root element zahteva za izvršenje instrumenta u platnom prometu (payment order request). Sadrži najmanje jedan instrument platnog prometa.

/pmtorderrq/pmtorder (minoccurs = 1; maxoccurs = unbounded) agregat
> Nalog za prenos sredstava u platnom prometu (payment order). Sadrži sve informacije predvidjene uputstvom NBJ o instrumentima u platnom prometu.

/pmtorderrq/ pmtorder/companyinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o nalogodavcu.

../companyinfo/name (minoccurs = 1; maxoccurs = 1)
> Naziv nalogodavce.

../companyinfo/city (minoccurs = 1; maxoccurs = 1)
> Sediste nalogodavca.

/pmtorderrq/ pmtorder/accountinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu nalogodavca koji se zadužuje ovim nalogom za prenos.

../accountinfo/acctid (minoccurs = 1; maxoccurs = 1)
> Broj računa nalogodavca u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

../accountinfo/bankid (minoccurs = 1; maxoccurs = 1)
> Jedinstvena oznaka banke kod koje se vodi račun nalogodavca (vodeće tri cifre računa).

../accountinfo/bankname (minoccurs = 1; maxoccurs = 1)
> Naziv banke kod koje se vodi račun nalogodavca.

/pmtorderrq/ pmtorder/payeecompanyinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o poveriocu.

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

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

/pmtorderrq/ pmtorder/payeeaccountinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu poverioca koji se odobrava ovim nalogom za prenos.

../payeeaccountinfo/acctid (minoccurs = 1; maxoccurs = 1)
> Broj računa poverioca u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

../payeeaccountinfo/bankid (minoccurs = 1; maxoccurs = 1)
> Jedinstvena oznaka banke kod koje se vodi račun poverioca (vodeće tri cifre računa).

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

Naziv banke kod koje se vodi račun poverioca.

/pmtorderrq/ pmtorder/trnuid (minoccurs = 1; maxoccurs = 1)

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Jedinstveni identifikator transakcije (instrumenta) u evidenciji nalogodavca (transaction unique identifier).

/pmtorderrq/ pmtorder/dtdue (minoccurs = 1; maxoccurs = 1)

Datum valute u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/pmtorderrq/ pmtorder/trnamt (minoccurs = 1; maxoccurs = 1)

Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.

/pmtorderrq/ pmtorder/trnplace (minoccurs = 1; maxoccurs = 1)

Mesto izvršenja transakcije ("online" - za transakcije upućene preko servisa elektronskog bankarstva)

/pmtorderrq/ pmtorder/purpose (minoccurs = 1; maxoccurs = 1)

Svrha plaćanja (purpose). Opis svrhe plaćanja.

/pmtorderrq/ pmtorder/purposecode (minoccurs = 1; maxoccurs = 1)

Sifra placanja (purpose code), trocifrena prema sifarniku NBJ.

/pmtorderrq/ pmtorder/curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute. Za platni promet u zemlji uvek je DIN.

/pmtorderrq/ pmtorder/refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj zaduzenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorderrq/ pmtorder/refnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj zaduženja. Sadržaj je definisan odgovarajucim uputstvom NBJ.

/pmtorderrq/ pmtorder/payeerefmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj odobrenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorderrq/ pmtorder/payeerefnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj odobrenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorderrq/ pmtorder/urgency (minoccurs = 1; maxoccurs = 1)

Oznaka hitnosti. Moze da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

3.2.Primer XML naloga za prenos u platnom prometu

```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>
```

```xml
            <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>Subvencije, regresi i premije isplata,naplata,prenos i obračun po osnovu subvencija, regresa i
premija</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>Promet usluga i proizvoda</purpose>
        <purposecode>290</purposecode>
        <curdef>DIN</curdef>
        <refmodel/>
        <refnumber>221121</refnumber>
        <payeerefmodel/>
        <payeerefnumber>89291</payeerefnumber>
        <urgency>RTGS</urgency>
    </pmtorder>
</pmtorderrq>
```

3.3.XML shema za validaciju naloga za prenos u platnom prometu

```xml
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid">
        <xs:annotation>
            <xs:documentation>Broj računa u platnom prometu u formatu 3-13-2</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
```

```xml
            <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="bankid" type="xs:string">
        <xs:annotation>
            <xs:documentation>Jedinstvena oznaka banke u paltnom prometu</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="bankname" type="xs:string">
        <xs:annotation>
            <xs:documentation>Naziv banke</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="city">
        <xs:annotation>
            <xs:documentation>Grad</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>Ime</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="pmtorderrq">
        <xs:annotation>
            <xs:documentation>Nalog u platnom prometu</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>Informacije o firmi</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>Informacije o računu</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>Informacije o drugoj strani </xs:documentation>
                                </xs:annotation>
                                <xs:complexType>
                                    <xs:sequence>
```

```xml
                        <xs:element ref="name"/>
                        <xs:element ref="city"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element name="payeeaccountinfo">
                <xs:annotation>
                    <xs:documentation>Informacije o računu druge strane</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>ID transakcije</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="dtdue" type="xs:dateTime">
                <xs:annotation>
                    <xs:documentation>Datum valute</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnamt" type="xs:decimal">
                <xs:annotation>
                    <xs:documentation>Iznos transakcije</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnplace" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Mesto izvršenaj transakcije (kanal po kome je izvršena
transakcija)</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="purpose" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Svrha placanja</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="purposecode" type="xs:short">
                <xs:annotation>
                    <xs:documentation>Sifra placanja, trocifrena prema sifarniku
NBJ</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="curdef" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Oznaka valute prema ISO 4217</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="refnumber" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Poziv na broj</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="payeerefnumber" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Poziv na broj druge strane</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="urgency">
                <xs:annotation>
```

```
                              <xs:documentation>Oznaka hitnosti</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>Model poziva na broj</xs:documentation>
                          </xs:annotation>
                          <xs:complexType/>
                      </xs:element>
                      <xs:element name="payeerefmodel">
                          <xs:annotation>
                              <xs:documentation>Model poziva na broj druge strane</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>
```

3.4.Struktura XML odgovora za nalog za prenos u platnom prometu (grupni nalog)

Dokument sadrzi status u kome je nalog za prenos primljen u platni promet banke, kao i kod greske u slucaju da je odbijen od strane banke. Pored statusa naloga, dokument sadrzi i broj za reklamaciju koji je nalogu dodeljen od strane platnog prometa banke.

/pmtorderrs ...
    Root element odgovora banke (payment response). Sadrži u sebi listu odgovora za naloge za prenos.
/pmtorderrs/status (minoccurs = 1; maxoccurs = 1) agregat
/pmtorderrs/status/code (minoccurs = 1; maxoccurs = 1)
    Status celog paketa – 0 ako je paket preuzet na obradu, ostalo znaci da paket nije uzet na obradu (razlog je opisan kodom greske)
/pmtorderrs/status/severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.
/pmtorderrs/pmt (minoccurs = 1; maxoccurs = unbounded)
Odgovor na jedan nalog za prenos iz paketa
/pmtorderrs/pmt/pmtorderinfo (minoccurs = 1; maxoccurs = 1) agregat
    Konkretan odgovor za pojedinacnu transakciju
/pmtorderrs/pmt/pmtorderinfo/status (minoccurs = 1; maxoccurs = 1) agregat
/pmtorderrs/pmt/pmtorderinfo/status/code (minoccurs = 1; maxoccurs = 1)

Kod greske vracen od strane banke, 0 – nalog je evidentiran u platnom prometu banke, ostalo greska sa podacima u nalogu

/pmtorderrs/pmt/pmtorderinfo/status/severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/pmtorderrs/pmt/pmtorderinfo/status/description (minoccurs = 1; maxoccurs = 1)
Opis greske ili prazno ako je nalog uspesno prosledjen u platni promet banke

/pmtorderrs/pmt/pmtorderinfo/trnuid (minoccurs = 1; maxoccurs = 1)
Guid koji odgovara guid-u zahteva

/pmtorderrs/pmt/pmtorderinfo/fitid (minoccurs = 1; maxoccurs = 1)
Jedinstveni identifikator transakcije (broj za reklamaciju)

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus (minoccurs = 1; maxoccurs = 1) agregat
/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo (minoccurs = 1; maxoccurs = 1) agregat

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo/code (minoccurs = 1; maxoccurs = 1)
Status naloga sa kojim je primljen u platni promet banke

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo/timeposted (minoccurs = 1; maxoccurs = 1)
Vreme kada je poruka prosledjena u banku

/pmtorderrs/pmt/pmtorderrq (minoccurs = 1; maxoccurs = 1) agregat
Pojedinacan nalog za koji je dat odgovor (opis je dat u drugom dokumentu, uz napomenu da se ovde radi o pojedinacnom nalogu)

3.5. Primer XML odgovora za nalog za prenos u platnom prometu

```xml
<pmtorderrs>
    <status>
        <code>0</code>
        <severity>INFO</severity>
    </status>
    <pmt>
        <pmtorderinfo>
            <status>
                <code>0</code>
                <severity>INFO</severity>
                <description></description>
            </status>
            <trnuid>ab2c9143_aadf_433c_95c0_8fed0e12367c</trnuid>
            <fitid>00120503556</fitid>
            <pmtorderstatus>
                <statusinfo>
                    <code>3</code>
                    <timeposted>2003-03-04T11:59:44</timeposted>
                </statusinfo>
                <history>
                </history>
            </pmtorderstatus>
        </pmtorderinfo>
        <pmtorderrq>
            <pmtorder>
                <companyinfo>
                    <name>Pexim</name>
                    <city>Beograd</city>
                </companyinfo>
                <accountinfo>
                    <acctid>310-0000000003484-43</acctid>
                    <bankid>310</bankid>
```

```xml
            <bankname>Kontinental banka a.d.</bankname>
        </accountinfo>
        <payeecompanyinfo>
            <name>Auto skola Bombona</name>
            <city>SOMBOR</city>
        </payeecompanyinfo>
        <payeeaccountinfo>
            <acctid>205-0000000005990-63</acctid>
            <bankid>205</bankid>
            <bankname>205</bankname>
        </payeeaccountinfo>
            <trnuid>ab2c9143_aadf_433c_95c0_8fed0e12367c</trnuid>
        <dtdue>2003-03-04T11:57:22</dtdue>
        <trnamt>720</trnamt>
        <trnplace>online</trnplace>
        <purpose>Promet robe i usluga finalna potrosnja</purpose>
        <purposecode>221</purposecode>
        <curdef>DIN</curdef>
        <refnumber>2160492112823</refnumber>
        <payeerefnumber>05310</payeerefnumber>
        <urgency>ACH</urgency>
        <refmodel>
        </refmodel>
        <payeerefmodel>
        </payeerefmodel>
    </pmtorder>
</pmtorderrq>
</pmt>
<pmt>
    <pmtorderinfo>
        <status>
            <code>0</code>
            <severity>INFO</severity>
            <description></description>
        </status>
        <trnuid>0b1c81b3_90ea_428b_95c0_8fed0e79095a</trnuid>
        <fitid>00120503557</fitid>
        <pmtorderstatus>
            <statusinfo>
                <code>50</code>
                <timeposted>2003-03-04T11:59:44</timeposted>
            </statusinfo>
            <history>
            </history>
        </pmtorderstatus>
    </pmtorderinfo>
    <pmtorderrq>
        <pmtorder>
            <companyinfo>
                <name>Pexim</name>
                <city>Beograd</city>
            </companyinfo>
            <accountinfo>
                <acctid>310-0000000003484-43</acctid>
                <bankid>310</bankid>
                <bankname>Kontinental banka a.d.</bankname>
            </accountinfo>
            <payeecompanyinfo>
                <name>Video klub Konan</name>
                <city>BEOGRAD</city>
            </payeecompanyinfo>
            <payeeaccountinfo>
                <acctid>160-0000000005990-63</acctid>
                <bankid>160</bankid>
                <bankname>Delta banka</bankname>
            </payeeaccountinfo>
```

```xml
            <trnuid>0b1c81b3_90ea_428b_95c0_8fed0e79095a</trnuid>
          <dtdue>2003-03-04T11:57:22</dtdue>
          <trnamt>150265</trnamt>
          <trnplace>online</trnplace>
          <purpose>Promet robe i usluga finalna potrosnja</purpose>
          <purposecode>221</purposecode>
          <curdef>DIN</curdef>
          <refnumber>2431314</refnumber>
          <payeerefnumber>3232</payeerefnumber>
          <urgency>ACH</urgency>
          <refmodel>
          </refmodel>
          <payeerefmodel>
          </payeerefmodel>
        </pmtorder>
      </pmtorderrq>
    </pmt>
</pmtorderrs>
```

3.6. XML shema za validaciju naloga za prenos u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="pmtorderrs">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="status">
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element name="code" type="xs:integer"/>
                            <xs:element name="severity">
                                <xs:simpleType>
                                    <xs:restriction base="xs:string">
                                        <xs:enumeration value="INFO"/>
                                        <xs:enumeration value="WARN"/>
                                        <xs:enumeration value="ERROR"/>
                                    </xs:restriction>
                                </xs:simpleType>
                            </xs:element>
                        </xs:sequence>
                    </xs:complexType>
                </xs:element>
                <xs:element name="pmt" maxOccurs="unbounded">
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element ref="pmtorderinfo"/>
                            <xs:element ref="pmtorderrq"/>
                        </xs:sequence>
                    </xs:complexType>
                </xs:element>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
    <xs:element name="trnuid" type="xs:short"/>
    <xs:element name="pmtorderrq">
        <xs:annotation>
            <xs:documentation>Nalog u platnom prometu</xs:documentation>
        </xs:annotation>
        <xs:complexType>
            <xs:sequence>
```

```xml
<xs:element name="pmtorder" maxOccurs="unbounded">
    <xs:complexType>
        <xs:all>
            <xs:element name="companyinfo">
                <xs:annotation>
                    <xs:documentation>Informacije o firmi</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>Informacije o računu</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>Informacije o drugoj strani </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>Informacije o računu druge strane</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>ID transakcije</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="dtdue" type="xs:dateTime">
                <xs:annotation>
                    <xs:documentation>Datum valute</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnamt" type="xs:decimal">
                <xs:annotation>
                    <xs:documentation>Iznos transakcije</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnplace" type="xs:string">
                <xs:annotation>
```

```xml
                    <xs:documentation>Mesto izvršenaj transakcije (kanal po kome je izvršena
transakcija)</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="purpose" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Svrha placanja</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="purposecode" type="xs:short">
                <xs:annotation>
                    <xs:documentation>Sifra placanja, trocifrena prema sifarniku
NBJ</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="curdef" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Oznaka valute prema ISO 4217</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="refnumber" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Poziv na broj</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="payeerefnumber" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Poziv na broj druge strane</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="urgency">
                <xs:annotation>
                    <xs:documentation>Oznaka hitnosti</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>Model poziva na broj</xs:documentation>
                </xs:annotation>
                <xs:complexType/>
            </xs:element>
            <xs:element name="payeerefmodel">
                <xs:annotation>
                    <xs:documentation>Model poziva na broj druge strane</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:element name="acctid">
    <xs:annotation>
        <xs:documentation>Broj računa u platnom prometu u formatu 3-13-2</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
```

```xml
                    <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="bankname" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Naziv banke</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="bankid" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Jedinstvena oznaka banke u paltnom prometu</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="city">
                <xs:annotation>
                    <xs:documentation>Grad</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>Ime</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="pmtorderinfo">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="status">
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="code" type="xs:integer"/>
                                    <xs:element name="severity">
                                        <xs:simpleType>
                                            <xs:restriction base="xs:string">
                                                <xs:enumeration value="INFO"/>
                                                <xs:enumeration value="WARN"/>
                                                <xs:enumeration value="ERROR"/>
                                            </xs:restriction>
                                        </xs:simpleType>
                                    </xs:element>
                                    <xs:element name="description" type="xs:string"/>
                                </xs:sequence>
                            </xs:complexType>
                        </xs:element>
                        <xs:element ref="trnuid"/>
                        <xs:element name="fitid" type="xs:long"/>
                        <xs:element name="pmtorderstatus">
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="statusinfo">
                                        <xs:complexType>
                                            <xs:sequence>
                                                <xs:element name="code" type="xs:integer"/>
                                                <xs:element name="timeposted" type="xs:dateTime"/>
                                            </xs:sequence>
                                        </xs:complexType>
                                    </xs:element>
                                    <xs:element name="history" type="xs:string"/>
                                </xs:sequence>
                            </xs:complexType>
                        </xs:element>
                    </xs:sequence>
```

```
            </xs:complexType>
        </xs:element>
    </xs:schema>
```

4. Struktura XML dnevnih naloga u platnom prometu

Dnevni nalozi u platnom prometu sadrže naloge koji se ne nalaze ni na jednom izvodu (npr. nalozi za plaćanje poslati danas), kao i stanje računa pre i nakon tih promena.

4.1. Opis strukture XML dnevnih naloga u platnom prometu

/stmtrs ...
Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komintentu. Dnevni izvod je označen tipom *ibank.payment.stmtrs.today*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)
agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)
šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)
opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/stmtnumber (minoccurs = 1; maxoccurs = 1)
Uvek prazno

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat
Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/**stmtrs/availbal/dtasof** (minoccurs = 1; maxoccurs = 1)
Datum u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1)
Sredstva rezervisana za finansijske transakcije.

/stmtrs/trnlist (minoccurs = 1; maxoccurs = 1) agregat

Lista transakcija (transaction list) koje se ne nalaze ni na jednom izvodu

/stmtrs/stmttrn (minoccurs = 1; maxoccurs = unbounded) agregat
  Transakcija u platnom prometu (statement transaction). U transakciji su
  prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i
  vlasniku računa ne nalaze u samim transakcijama.

/stmtrs/stmttrn/trntype (minoccurs = 1; maxoccurs = 1)
  Tip transakcije (transaction type) - vrsta instrumenta platnog prometa. Moze
  da ima vrednost iz sledeceg skupa: {ibank.payment.pp0, ibank.payment.pp1,
  ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}

/stmtrs/stmttrn/trnuid (minoccurs = 1; maxoccurs = 1)
  GUID koji jedinstveno identifikuje transakciju poslatu sa korisnikove masine

/stmtrs/stmttrn/fitid (minoccurs = 1; maxoccurs = 1)
  Broj za reklamaciju - (financial institution transaction id) jedinstveni
  identifikator transakcije (instrumenta) koga dodeljuje banka. Format se
  razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke

/stmtrs/stmttrn/benefit (minoccurs = 1; maxoccurs = 1)
Oznaka smera knjiženja, {credit, debit} (odobrenje, zaduzenje)

/stmtrs/stmttrn/payeeinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o drugoj strani (poveriocu ili duzniku).

/stmtrs/stmttrn/payeeinfo/name (minoccurs = 1; maxoccurs = 1)
Naziv druge strane (poverioca ili duznika).

/stmtrs/stmttrn/payeeinfo/city (minoccurs = 1; maxoccurs = 1)
Sediste druge strane (poverioca ili duznika).

/stmtrs/stmttrn/payeeaccountinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu druge strane.

/stmtrs/stmttrn/payeeaccountinfo/acctid (minoccurs = 1; maxoccurs = 1)
  Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b -
  jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po
  modulu 97.

/**stmtrs/stmttrn/payeeaccountinfo/bankid** (minoccurs = 1; maxoccurs = 1)
  Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri
  cifre računa).

/stmtrs/stmttrn/payeeaccountinfo/bankname (minoccurs = 1; maxoccurs =
1)
Naziv banke kod koje se nalazi račun druge strane.

/stmtrs/stmttrn/trnamt (minoccurs = 1; maxoccurs = 1)
  Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa
  dva decimalna mesta.

/stmtrs/stmttrn/curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.

/stmtrs/stmttrn/purpose (minoccurs = 1; maxoccurs = 1)
Svrha plaćanja (purpose). Opis svrhe placanja.

/stmtrs/stmttrn/purposecode (minoccurs = 1; maxoccurs = 1)
Šifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.

/stmtrs/stmttrn/trnplace (minoccurs = 1; maxoccurs = 1)
Mesto izvršenja transakcije.

/stmtrs/stmttrn/dtposted (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/stmttrn/dtuser (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/stmttrn/dtavail (minoccurs = 1; maxoccurs = 1)
  Datum valute u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/stmttrn/refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/stmtrs/stmttrn/refnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/stmtrs/stmttrn/payeerefmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj druge strane.

/stmtrs/stmttrn/payeerefnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj druge strane.

/stmtrs/stmttrn/urgency (minoccurs = 1; maxoccurs = 1)

Oznaka hitnosti. Moze da ima vrednost iz sledećeg skupa {ACH, RTGS, INT} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu INT – Transakcija u okviru banke

/stmtrs/stmttrn/statusinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o statusu naloga u platnom prometu

/stmtrs/stmttrn/statusinfo/code (minoccurs = 1; maxoccurs = 1)

Šifra statusa naloga kod banke.

/stmtrs/stmttrn/statusinfo/timeposted (minoccurs = 1; maxoccurs = 1)

Datum i vreme prijema naloga u platni promet u UTF formatu

4.2. Primer XML Dnevnih naloga u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSDnevniNalozi.xsd">
    <rstype>ibank.payment.stmtrs.today</rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
        <detail/>
    </status>
    <curdef>DIN</curdef>
    <acctid>111-0000000000011-11</acctid>
    <stmtnumber/>
    <ledgerbal>
        <balamt>0.00</balamt>
        <dtasof>2003-02-04T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>-2900.00</balamt>
        <dtasof>2003-04-16T00:00:00</dtasof>
    </availbal>
    <reservedfunds>0.00</reservedfunds>
    <trnlist count="2">
        <stmttrn>
            <trntype>ibank.payment.pp3</trntype>
            <trnuid/>
            <fitid>87000000052481</fitid>
            <benefit>debit</benefit>
            <payeeinfo>
                <name>ABC</name>
                <city>Milanovac</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>111-0000000000011-11</acctid>
                <bankid>170</bankid>
                <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD                </bankname>
            </payeeaccountinfo>
            <dtposted>2003-03-21T00:00:00</dtposted>
```

```xml
        <trnamt>100.00</trnamt>
        <purpose>Druge transakcije</purpose>
        <purposecode>290</purposecode>
        <curdef>DIN</curdef>
        <payeerefnumber>123</payeerefnumber>
        <trnplace/>
        <dtuser>2003-03-21T11:23:49</dtuser>
        <dtavail>2003-03-21T00:00:00</dtavail>
        <refnumber>123</refnumber>
        <refmodel/>
        <payeerefmodel/>
        <urgency>ACH</urgency>
        <fee>0</fee>
        <statusinfo>
            <code>80</code>
            <timeposted>2003-03-21T11:23:49</timeposted>
        </statusinfo>
    </stmttrn>
    <stmttrn>
        <trntype>ibank.payment.pp2</trntype>
        <trnuid/>
        <fitid>87000000052482</fitid>
        <benefit>debit</benefit>
        <payeeinfo>
            <name>ABC</name>
            <city>Milanovac</city>
        </payeeinfo>
        <payeeaccountinfo>
            <acctid>111-0000000000011-11</acctid>
            <bankid>170</bankid>
            <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD          </bankname>
        </payeeaccountinfo>
        <dtposted>2003-03-21T00:00:00</dtposted>
        <trnamt>100.00</trnamt>
        <purpose>Druge transakcije</purpose>
        <purposecode>290</purposecode>
        <curdef>DIN</curdef>
        <payeerefnumber>123</payeerefnumber>
        <trnplace/>
        <dtuser>2003-03-21T11:23:49</dtuser>
        <dtavail>2003-03-21T00:00:00</dtavail>
        <refnumber>123</refnumber>
        <refmodel/>
        <payeerefmodel/>
        <urgency>ACH</urgency>
        <fee>0</fee>
        <statusinfo>
            <code>80</code>
            <timeposted>2003-03-21T11:23:49</timeposted>
        </statusinfo>
    </stmttrn>
    </trnlist>
</stmtrs>
```

4.3. XML shema za validaciju dnevnih naloga platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid" type="xs:string">
        <xs:annotation>
            <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni
kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
```

```xml
          </xs:annotation>
      </xs:element>
      <xs:element name="balamt" type="xs:decimal">
          <xs:annotation>
              <xs:documentation>Iznos se daje sa dva decimalna mesta.  </xs:documentation>
          </xs:annotation>
      </xs:element>
      <xs:element name="code" type="xs:integer">
          <xs:annotation>
              <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u
suprotnom vrednost odgovara kodu greške.  </xs:documentation>
          </xs:annotation>
      </xs:element>
      <xs:element name="curdef" type="xs:string">
          <xs:annotation>
              <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN.</xs:documentation>
          </xs:annotation>
      </xs:element>
      <xs:element name="dtasof" type="xs:dateTime">
          <xs:annotation>
              <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
          </xs:annotation>
      </xs:element>
      <xs:element name="stmtrs">
          <xs:complexType>
              <xs:sequence>
                  <xs:element name="rstype">
                      <xs:annotation>
                          <xs:documentation>Tip dokumenta koji je banka poslala komintentu. </xs:documentation>
                      </xs:annotation>
                      <xs:simpleType>
                          <xs:restriction base="xs:string">
                              <xs:enumeration value="ibank.payment.stmtrs.today"/>
                          </xs:restriction>
                      </xs:simpleType>
                  </xs:element>
                  <xs:element name="status">
                      <xs:complexType>
                          <xs:sequence>
                              <xs:element ref="code"/>
                              <xs:element name="severity">
                                  <xs:annotation>
                                      <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
                                  </xs:annotation>
                                  <xs:simpleType>
                                      <xs:restriction base="xs:string">
                                          <xs:enumeration value="INFO"/>
                                          <xs:enumeration value="WARN"/>
                                          <xs:enumeration value="ERROR"/>
                                      </xs:restriction>
                                  </xs:simpleType>
                              </xs:element>
                              <xs:element name="detail" type="xs:string">
                                  <xs:annotation>
                                      <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
                                  </xs:annotation>
                              </xs:element>
                          </xs:sequence>
                      </xs:complexType>
                  </xs:element>
                  <xs:element ref="curdef"/>
                  <xs:element ref="acctid"/>
                  <xs:element name="stmtnumber">
                      <xs:annotation>
```

```xml
                    <xs:documentation>Uvek prazno.</xs:documentation>
                </xs:annotation>
                <xs:simpleType>
                    <xs:restriction base="xs:string">
                        <xs:maxLength value="0"/>
                    </xs:restriction>
                </xs:simpleType>
            </xs:element>
            <xs:element name="ledgerbal">
                <xs:annotation>
                    <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</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>Trenutno stanje na računu (potencijalno stanje) .</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:decimal">
                <xs:annotation>
                    <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnlist">
                <xs:annotation>
                    <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu.</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>Tip transakcije (transaction
type).</xs:documentation>
                                        </xs:annotation>
                                        <xs:simpleType>
                                            <xs:restriction base="xs:string">
                                                <xs:enumeration value="ibank.payment.pp2"/>
                                                <xs:enumeration value="ibank.payment.pp3"/>
                                                <xs:enumeration value="ibank.payment.pp3"/>
                                                <xs:enumeration value="ibank.payment.pp4"/>
                                            </xs:restriction>
                                        </xs:simpleType>
                                    </xs:element>
                                    <xs:element name="trnuid" type="xs:string">
                                        <xs:annotation>
                                            <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine.</xs:documentation>
                                        </xs:annotation>
                                    </xs:element>
```

```xml
<xs:element name="fitid" type="xs:string">
    <xs:annotation>
        <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od
banke do banke, ali je vrednost jedinstvena na nivou jedne banke </xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="benefit">
    <xs:annotation>
        <xs:documentation>Oznaka smera knjiženja.</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>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element name="name" type="xs:string"/>
            <xs:element name="city" type="xs:string"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="payeeaccountinfo">
    <xs:annotation>
        <xs:documentation>Informacije o računu druge
strane.</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="acctid"/>
            <xs:element name="bankid" type="xs:short">
                <xs:annotation>
                    <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="bankname" type="xs:string">
                <xs:annotation>
                    <xs:documentation>Naziv banke kod koje se nalazi
račun druge strane.</xs:documentation>
                </xs:annotation>
            </xs:element>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="dtposted" type="xs:dateTime">
    <xs:annotation>
        <xs:documentation>Datum unosa transakcije u  sistem UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnamt">
    <xs:annotation>
        <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
        <xs:restriction base="xs:decimal">
```

```xml
                    <xs:fractionDigits value="2"/>
                </xs:restriction>
            </xs:simpleType>
        </xs:element>
        <xs:element name="purpose" type="xs:string">
            <xs:annotation>
                <xs:documentation>Svrha plaćanja.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="purposecode" type="xs:short">
            <xs:annotation>
                <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element ref="curdef"/>
        <xs:element name="payeerefnumber" type="xs:integer">
            <xs:annotation>
                <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="trnplace" type="xs:string">
            <xs:annotation>
                <xs:documentation>Mesto izvršenja
transakcije.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="dtuser" type="xs:dateTime">
            <xs:annotation>
                <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="dtavail" type="xs:dateTime"/>
        <xs:element name="refnumber" type="xs:string">
            <xs:annotation>
                <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="refmodel" type="xs:string">
            <xs:annotation>
                <xs:documentation>Model poziva na broj vlasnika računa za koji
se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="payeerefmodel" type="xs:string">
            <xs:annotation>
                <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="urgency">
            <xs:annotation>
                <xs:documentation>Oznaka hitnosti.</xs:documentation>
            </xs:annotation>
            <xs:simpleType>
                <xs:restriction base="xs:string">
                    <xs:enumeration value="ACH"/>
                    <xs:enumeration value="RTGS"/>
                    <xs:enumeration value="INT"/>
                </xs:restriction>
            </xs:simpleType>
        </xs:element>
        <xs:element name="fee">
```

```xml
                              <xs:simpleType>
                                  <xs:restriction base="xs:decimal">
                                      <xs:fractionDigits value="2"/>
                                  </xs:restriction>
                              </xs:simpleType>
                          </xs:element>
                          <xs:element name="statusinfo">
                              <xs:complexType>
                                  <xs:sequence>
                                      <xs:element ref="code"/>
                                      <xs:element name="timeposted" type="xs:dateTime">
                                          <xs:annotation>
                                              <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
                                          </xs:annotation>
                                      </xs:element>
                                  </xs:sequence>
                              </xs:complexType>
                          </xs:element>
                      </xs:sequence>
                  </xs:complexType>
              </xs:element>
          </xs:sequence>
          <xs:attribute name="count" type="xs:byte" use="required"/>
      </xs:complexType>
  </xs:element>
  </xs:sequence>
  </xs:complexType>
  </xs:element>
</xs:schema>
```

5. Struktura XML stanja u platnom prometu

Stanje u platnom prometu sadrži stanje sa poslednjeg izvoda, trenutno stanje i rezervisana sredstva.

5.1.Opis strukture XML stanja u platnom prometu

/stmtrs ...
Root element info odgovora banke (statement response). Sadrži u sebi odgovor o stanju.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komintentu. Stanje je označeno tipom *ibank.payment.stmtrs.simple*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)
agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)
šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)
opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat
Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/**stmtrs/availbal/dtasof** (minoccurs = 1; maxoccurs = 1)
Datum u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1) agregat
Sredstva rezervisana za finansijske transakcije.

5.2.Primer XML stanja u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSsimple.xsd">
    <rstype>ibank.payment.stmtrs.simple</rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
        <detail/>
    </status>
    <curdef>DIN</curdef>
    <acctid>111-0000000001111-11</acctid>
    <ledgerbal>
        <balamt>0.00</balamt>
        <dtasof>2003-02-04T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>-2900.00</balamt>
        <dtasof>2003-04-16T00:00:00</dtasof>
    </availbal>
    <reservedfunds>0.00</reservedfunds>
</stmtrs>
```

5.3.XML shema za validaciju stanja u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="balamt">
        <xs:annotation>
            <xs:documentation>Iznos se daje sa dva decimalna mesta.</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:decimal"/>
        </xs:simpleType>
    </xs:element>
    <xs:element name="dtasof">
        <xs:annotation>
            <xs:documentation>Datum  u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:dateTime">
                <xs:enumeration value="2003-02-04T00:00:00"/>
                <xs:enumeration value="2003-04-16T00:00:00"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="stmtrs">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="rstype">
                    <xs:annotation>
                        <xs:documentation>Tip dokumenta koji je banka poslala komintentu.</xs:documentation>
                    </xs:annotation>
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrs.simple"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="status">
```

```xml
<xs:complexType>
    <xs:sequence>
        <xs:element name="code" type="xs:integer">
            <xs:annotation>
                <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno
obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="severity">
            <xs:annotation>
                <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
            </xs:annotation>
            <xs:simpleType>
                <xs:restriction base="xs:string">
                    <xs:enumeration value="INFO"/>
                    <xs:enumeration value="WARN"/>
                    <xs:enumeration value="ERROR"/>
                </xs:restriction>
            </xs:simpleType>
        </xs:element>
        <xs:element name="detail" type="xs:string">
            <xs:annotation>
                <xs:documentation>opis greške (ukoliko je došlo do
greške).</xs:documentation>
            </xs:annotation>
        </xs:element>
    </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="curdef" type="xs:string">
    <xs:annotation>
        <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je
DIN.</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="acctid" type="xs:string">
    <xs:annotation>
        <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b -
jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="ledgerbal">
    <xs:annotation>
        <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</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>Trenutno stanje na računu (potencijalno stanje)</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:decimal">
```

```xml
                    <xs:annotation>
                        <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
                    </xs:annotation>
                </xs:element>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

6. Struktura XML liste izvoda u platnom prometu

Lista izvoda u platnom prometu sadrži spisak svih izvoda u tekućoj godini i osnovnim podacima sa svakog izvoda kao sto su knjigovodstveno stanje sa tog izvoda itd.

6.1.Opis strukture XML liste izvoda u platnom prometu

/stmtrs …
Root element info odgovora banke (statement response). Sadrži u sebi odgovor sa listom izvoda.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komintentu. Lista izvoda je označena tipom *ibank.payment.stmtrs.statementlist*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)
agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)
šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)
opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat
Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/**stmtrs/availbal/dtasof** (minoccurs = 1; maxoccurs = 1)
Datum u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1)
Sredstva rezervisana za finansijske transakcije.

/stmtrs/stmtlist (minoccurs = 1; maxoccurs = 1) agregat
Sadržis spisak izvoda

/stmtrs/stmtlist/stmt (minoccurs = 1; maxoccurs = unbounded) agregat
Sadrži podatke o pojedinacnom izvodu
/stmtrs/stmtlist/stmt/@stmtid (minoccurs = 1; maxoccurs = 1) atribut
Broj izvoda
/stmtrs/stmtlist/stmt/dtissued (minoccurs = 1; maxoccurs = 1)
Datum knjiženja izvoda
/stmtrs/stmtlist/stmt/trncount (minoccurs = 1; maxoccurs = 1)
Broj transakcija na izvodu
/stmtrs/stmtlist/stmt/openingbalance (minoccurs = 1; maxoccurs = 1)
Stanje kojim je otvoren izvod (dve decimale)
/stmtrs/stmtlist/stmt/closingbalance(minoccurs = 1; maxoccurs = 1)
Stanje s kojim je proknjižen izvod
/stmtrs/stmtlist/stmt/totalcredit (minoccurs = 1; maxoccurs = 1)
Iznos odobrenja (2 decimale) za taj izvod
/stmtrs/stmtlist/stmt/totaldebit (minoccurs = 1; maxoccurs = 1)
Iznos zaduženja (2 decimale) za taj izvod

6.2.Primer XML liste izvoda u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- edited with XML Spy v4.3 U (http://www.xmlspy.com) by Vlad (Pexim) -->
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSListaIzvoda.xsd">
    <rstype>ibank.payment.stmtrs.statementlist </rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
        <detail/>
    </status>
    <curdef>DIN</curdef>
    <acctid>111-0000000001111-11</acctid>
    <ledgerbal>
        <balamt>0.00</balamt>
        <dtasof>2003-02-04T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>-2900.00</balamt>
        <dtasof>2003-04-16T00:00:00</dtasof>
    </availbal>
    <reservedfunds>0.00</reservedfunds>
    <stmtlist count="25">
        <stmt stmtid="25">
            <dtissued>2003-02-04T00:00:00</dtissued>
            <trncount>537</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>13677361.92</totalcredit>
            <totaldebit>13677361.92</totaldebit>
        </stmt>
        <stmt stmtid="24">
            <dtissued>2003-02-03T00:00:00</dtissued>
            <trncount>664</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>18957228.01</totalcredit>
            <totaldebit>18957228.01</totaldebit>
```

```xml
        </stmt>
        <stmt stmtid="23">
            <dtissued>2003-02-01T00:00:00</dtissued>
            <trncount>274</trncount>
            <balamt>0.00</balamt>
            <openingbalance>1283473.49</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>11088412.03</totalcredit>
            <totaldebit>12371885.52</totaldebit>
        </stmt>
        <stmt stmtid="22">
            <dtissued>2003-01-31T00:00:00</dtissued>
            <trncount>703</trncount>
            <balamt>1283473.49</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>1283473.49</closingbalance>
            <totalcredit>13161157.10</totalcredit>
            <totaldebit>11877683.61</totaldebit>
        </stmt>
        <stmt stmtid="21">
            <dtissued>2003-01-30T00:00:00</dtissued>
            <trncount>573</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>12054545.97</totalcredit>
            <totaldebit>12054545.97</totaldebit>
        </stmt>
        <stmt stmtid="20">
            <dtissued>2003-01-29T00:00:00</dtissued>
            <trncount>595</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>11291455.72</totalcredit>
            <totaldebit>11291455.72</totaldebit>
        </stmt>
        <stmt stmtid="19">
            <dtissued>2003-01-28T00:00:00</dtissued>
            <trncount>539</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>11797629.32</totalcredit>
            <totaldebit>11797629.32</totaldebit>
        </stmt>
        <stmt stmtid="18">
            <dtissued>2003-01-27T00:00:00</dtissued>
            <trncount>571</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>17563585.82</totalcredit>
            <totaldebit>17563585.82</totaldebit>
        </stmt>
        <stmt stmtid="17">
            <dtissued>2003-01-25T00:00:00</dtissued>
            <trncount>248</trncount>
            <balamt>0.00</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>0.00</closingbalance>
            <totalcredit>6483291.93</totalcredit>
            <totaldebit>6483291.93</totaldebit>
        </stmt>
        <stmt stmtid="16">
            <dtissued>2003-01-24T00:00:00</dtissued>
```

```
        <trncount>514</trncount>
        <balamt>0.00</balamt>
        <openingbalance>0.00</openingbalance>
        <closingbalance>0.00</closingbalance>
        <totalcredit>11313711.31</totalcredit>
        <totaldebit>11313711.31</totaldebit>
    </stmt>
    <stmt stmtid="15">
        <dtissued>2003-01-23T00:00:00</dtissued>
        <trncount>409</trncount>
        <balamt>0.00</balamt>
        <openingbalance>0.00</openingbalance>
        <closingbalance>0.00</closingbalance>
        <totalcredit>9081940.78</totalcredit>
        <totaldebit>9081940.78</totaldebit>
    </stmt>
    <stmt stmtid="14">
        <dtissued>2003-01-22T00:00:00</dtissued>
        <trncount>422</trncount>
        <balamt>0.00</balamt>
        <openingbalance>0.00</openingbalance>
        <closingbalance>0.00</closingbalance>
        <totalcredit>12036815.44</totalcredit>
        <totaldebit>12036815.44</totaldebit>
    </stmt>
    <stmt stmtid="13">
        <dtissued>2003-01-21T00:00:00</dtissued>
        <trncount>447</trncount>
        <balamt>0.00</balamt>
        <openingbalance>-116360766.23</openingbalance>
        <closingbalance>0.00</closingbalance>
        <totalcredit>128597057.75</totalcredit>
        <totaldebit>12236291.52</totaldebit>
    </stmt>
    <stmt stmtid="12">
        <dtissued>2003-01-20T00:00:00</dtissued>
        <trncount>489</trncount>
        <balamt>-116360766.23</balamt>
        <openingbalance>-101554165.04</openingbalance>
        <closingbalance>-116360766.23</closingbalance>
        <totalcredit>1979841.76</totalcredit>
        <totaldebit>16786442.95</totaldebit>
    </stmt>
    <stmt stmtid="11">
        <dtissued>2003-01-18T00:00:00</dtissued>
        <trncount>210</trncount>
        <balamt>-101554165.04</balamt>
        <openingbalance>-96889095.67</openingbalance>
        <closingbalance>-101554165.04</closingbalance>
        <totalcredit>1663377.36</totalcredit>
        <totaldebit>6328446.73</totaldebit>
    </stmt>
    <stmt stmtid="10">
        <dtissued>2003-01-17T00:00:00</dtissued>
        <trncount>456</trncount>
        <balamt>-96889095.67</balamt>
        <openingbalance>-90079125.94</openingbalance>
        <closingbalance>-96889095.67</closingbalance>
        <totalcredit>2333041.85</totalcredit>
        <totaldebit>9143011.58</totaldebit>
    </stmt>
    <stmt stmtid="9">
        <dtissued>2003-01-16T00:00:00</dtissued>
        <trncount>440</trncount>
        <balamt>-90079125.94</balamt>
        <openingbalance>-82075444.72</openingbalance>
```

```xml
        <closingbalance>-90079125.94</closingbalance>
        <totalcredit>1506151.50</totalcredit>
        <totaldebit>9509832.72</totaldebit>
    </stmt>
    <stmt stmtid="8">
        <dtissued>2003-01-15T00:00:00</dtissued>
        <trncount>439</trncount>
        <balamt>-82075444.72</balamt>
        <openingbalance>-76242040.44</openingbalance>
        <closingbalance>-82075444.72</closingbalance>
        <totalcredit>3655032.16</totalcredit>
        <totaldebit>9488436.44</totaldebit>
    </stmt>
    <stmt stmtid="7">
        <dtissued>2003-01-14T00:00:00</dtissued>
        <trncount>373</trncount>
        <balamt>-76242040.44</balamt>
        <openingbalance>-65914169.03</openingbalance>
        <closingbalance>-76242040.44</closingbalance>
        <totalcredit>998045.54</totalcredit>
        <totaldebit>11325916.95</totaldebit>
    </stmt>
    <stmt stmtid="6">
        <dtissued>2003-01-13T00:00:00</dtissued>
        <trncount>382</trncount>
        <balamt>-65914169.03</balamt>
        <openingbalance>-54934659.50</openingbalance>
        <closingbalance>-65914169.03</closingbalance>
        <totalcredit>947312.28</totalcredit>
        <totaldebit>11926821.81</totaldebit>
    </stmt>
    <stmt stmtid="5">
        <dtissued>2003-01-11T00:00:00</dtissued>
        <trncount>173</trncount>
        <balamt>-54934659.50</balamt>
        <openingbalance>-49620290.71</openingbalance>
        <closingbalance>-54934659.50</closingbalance>
        <totalcredit>776868.17</totalcredit>
        <totaldebit>6091236.96</totaldebit>
    </stmt>
    <stmt stmtid="4">
        <dtissued>2003-01-10T00:00:00</dtissued>
        <trncount>311</trncount>
        <balamt>-49620290.71</balamt>
        <openingbalance>-42433231.76</openingbalance>
        <closingbalance>-49620290.71</closingbalance>
        <totalcredit>1144494.60</totalcredit>
        <totaldebit>8331553.55</totaldebit>
    </stmt>
    <stmt stmtid="3">
        <dtissued>2003-01-09T00:00:00</dtissued>
        <trncount>279</trncount>
        <balamt>-42433231.76</balamt>
        <openingbalance>-32740408.01</openingbalance>
        <closingbalance>-42433231.76</closingbalance>
        <totalcredit>2491210.96</totalcredit>
        <totaldebit>12184034.71</totaldebit>
    </stmt>
    <stmt stmtid="2">
        <dtissued>2003-01-08T00:00:00</dtissued>
        <trncount>266</trncount>
        <balamt>-32740408.01</balamt>
        <openingbalance>-20969771.68</openingbalance>
        <closingbalance>-32740408.01</closingbalance>
        <totalcredit>780051.44</totalcredit>
        <totaldebit>12550687.77</totaldebit>
```

```
        </stmt>
        <stmt stmtid="1">
            <dtissued>2003-01-06T00:00:00</dtissued>
            <trncount>197</trncount>
            <balamt>-20969771.68</balamt>
            <openingbalance>0.00</openingbalance>
            <closingbalance>-20969771.68</closingbalance>
            <totalcredit>108500.51</totalcredit>
            <totaldebit>21078272.19</totaldebit>
        </stmt>
    </stmtlist>
</stmtrs>
```

6.3.XML shema za validaciju liste izvoda u platnom prometu

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- edited with XML Spy v4.3 U (http://www.xmlspy.com) by Vlad (Pexim) -->
<!--W3C Schema generated by XML Spy v4.3 U (http://www.xmlspy.com)-->
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="balamt">
        <xs:annotation>
            <xs:documentation>Iznos se daje sa dva decimalna mesta.</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:decimal">
                <xs:fractionDigits value="2"/>
                <xs:enumeration value="-101554165.04"/>
                <xs:enumeration value="-116360766.23"/>
                <xs:enumeration value="-20969771.68"/>
                <xs:enumeration value="-2900.00"/>
                <xs:enumeration value="-32740408.01"/>
                <xs:enumeration value="-42433231.76"/>
                <xs:enumeration value="-49620290.71"/>
                <xs:enumeration value="-54934659.50"/>
                <xs:enumeration value="-65914169.03"/>
                <xs:enumeration value="-76242040.44"/>
                <xs:enumeration value="-82075444.72"/>
                <xs:enumeration value="-90079125.94"/>
                <xs:enumeration value="-96889095.67"/>
                <xs:enumeration value="0.00"/>
                <xs:enumeration value="1283473.49"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="dtasof">
        <xs:annotation>
            <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).  </xs:documentation>
        </xs:annotation>
        <xs:simpleType>
            <xs:restriction base="xs:dateTime">
                <xs:enumeration value="2003-02-04T00:00:00"/>
                <xs:enumeration value="2003-04-16T00:00:00"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="stmtrs">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="rstype">
                    <xs:annotation>
                        <xs:documentation>Tip dokumenta koji je banka poslala komintentu.</xs:documentation>
                    </xs:annotation>
```

```xml
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrs.statementlist "/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="status">
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element name="code" type="xs:boolean">
                                <xs:annotation>
                                    <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno
obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                            <xs:element name="severity">
                                <xs:annotation>
                                    <xs:documentation>Tip statusa odgovora</xs:documentation>
                                </xs:annotation>
                                <xs:simpleType>
                                    <xs:restriction base="xs:string">
                                        <xs:enumeration value="INFO"/>
                                        <xs:enumeration value="WARN"/>
                                        <xs:enumeration value="ERROR"/>
                                    </xs:restriction>
                                </xs:simpleType>
                            </xs:element>
                            <xs:element name="detail" type="xs:string">
                                <xs:annotation>
                                    <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                        </xs:sequence>
                    </xs:complexType>
                </xs:element>
                <xs:element name="curdef" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je
DIN.</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="acctid" type="xs:string">
                    <xs:annotation>
                        <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b -
jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="ledgerbal">
                    <xs:annotation>
                        <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</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>Trenutno stanje na računu (potencijalno stanje).</xs:documentation>
                    </xs:annotation>
                    <xs:complexType>
                        <xs:sequence>
```

```xml
                    <xs:element ref="balamt"/>
                    <xs:element ref="dtasof"/>
                </xs:sequence>
            </xs:complexType>
        </xs:element>
        <xs:element name="reservedfunds" type="xs:decimal">
            <xs:annotation>
                <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="stmtlist">
            <xs:complexType>
                <xs:sequence>
                    <xs:element name="stmt" maxOccurs="unbounded">
                        <xs:complexType>
                            <xs:sequence>
                                <xs:element name="dtissued" type="xs:dateTime">
                                    <xs:annotation>
                                        <xs:documentation>Datum knjiženja izvoda.</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="trncount" type="xs:unsignedInt">
                                    <xs:annotation>
                                        <xs:documentation>Broj transakcija na
izvodu.</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="trnquant" type="xs:unsignedInt" minOccurs="0">
                                    <xs:annotation>
                                        <xs:documentation>Izbaceno iz upotrebe. Čuva se zbog starih
verzija.</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element ref="balamt"/>
                                <xs:element name="openingbalance">
                                    <xs:annotation>
                                        <xs:documentation>Stanje kojim je otvoren izvod (dve
decimale).</xs:documentation>
                                    </xs:annotation>
                                    <xs:simpleType>
                                        <xs:restriction base="xs:decimal">
                                            <xs:fractionDigits value="2"/>
                                        </xs:restriction>
                                    </xs:simpleType>
                                </xs:element>
                                <xs:element name="closingbalance" type="xs:decimal">
                                    <xs:annotation>
                                        <xs:documentation>Stanje s kojim je proknjižen
izvod.</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="totalcredit">
                                    <xs:annotation>
                                        <xs:documentation>Iznos odobrenja (2 decimale) za taj
izvod</xs:documentation>
                                    </xs:annotation>
                                    <xs:simpleType>
                                        <xs:restriction base="xs:decimal">
                                            <xs:fractionDigits value="2"/>
                                        </xs:restriction>
                                    </xs:simpleType>
                                </xs:element>
                                <xs:element name="totaldebit">
                                    <xs:annotation>
                                        <xs:documentation>Iznos zaduženja (2 decimale) za taj izvod
```

```xml
.</xs:documentation>
                        </xs:annotation>
                        <xs:simpleType>
                            <xs:restriction base="xs:decimal">
                                <xs:fractionDigits value="2"/>
                            </xs:restriction>
                        </xs:simpleType>
                    </xs:element>
                </xs:sequence>
                <xs:attribute name="stmtid" type="xs:unsignedInt" use="required"/>
            </xs:complexType>
        </xs:element>
    </xs:sequence>
    <xs:attribute name="count" type="xs:byte" use="required"/>
    </xs:complexType>
  </xs:element>
  </xs:sequence>
  </xs:complexType>
  </xs:element>
</xs:schema>
```

7. Struktura XML poslednjeg izvoda u platnom prometu

Izvod u platnom prometu sadrži proknjižene (finalno realizovane promene) u okviru jednog radnog dana, kao i stanje računa pre i nakon tih promena.

7.1. Opis strukture XML poslednjeg izvoda u platnom prometu.

/ stmtrs …
Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.

/ stmtrs/ rstype (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komintentu. Izvod je označen tipom *ibank.payment.stmtrs.ledger.*

/ stmtrs/ status (minoccurs = 1; maxoccurs = 1) agregat

/ stmtrs/ status/ code (minoccurs = 1; maxoccurs = 1)
Šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/ stmtrs/ status/ severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/ stmtrs/ curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.

/ stmtrs/ acctid (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/ stmtrs/ stmtnumber (minoccurs = 1; maxoccurs = 1)
Redni broj izvoda računa u platnom prometu u tekućoj godini.

/ stmtrs/ ledgerbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) sa kojim je zaključen prethodni izvod.

/ stmtrs/ ledgerbal/ balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/ stmtrs/ ledgerbal/ dtasof (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ availbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) kojim je zaključen ovaj izvod.

/ stmtrs/ availbal/ balamt (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.

/ stmtrs/ availbal/ dtasof (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) ovog izvoda u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ reservedfunds (minoccurs = 1; maxoccurs = 1) agregat
Sredstva rezervisana za finansijske transakcije.

/ stmtrs/ trnlist (minoccurs = 1; maxoccurs = 1) agregat
Lista transakcija (transaction list) proknjiženih u ovom izvodu.

/ stmtrs/ stmttrn (minoccurs = 1; maxoccurs = unbounded) agregat

Transakcija u platnom prometu (statement transaction). U transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne nalaze u samim transakcijama.

/ stmtrs/ stmttrn/ trntype (minoccurs = 1; maxoccurs = 1)

Tip transakcije (transaction type) - vrsta instrumenta platnog prometa. Moze da ima vrednost iz sledeceg skupa: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}

/ stmtrs/ stmttrn/ fitid (minoccurs = 1; maxoccurs = 1)

Broj za reklamaciju - (financial institution transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke

/stmtrs/ stmttrn/ benefit (minoccurs = 1; maxoccurs = 1)

Oznaka smera knjiženja, {credit, debit} (odobrenje, zaduzenje)

/ stmtrs/ stmttrn/ payeeinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o drugoj strani (poveriocu ili duzniku).

/ stmtrs/ stmttrn/ payeeinfo/ name (minoccurs = 1; maxoccurs = 1)

Naziv druge strane (poverioca ili duznika).

/ stmtrs/ stmttrn/ payeeinfo/ city (minoccurs = 1; maxoccurs = 1)

Sediste druge strane (poverioca ili duznika).

/ stmtrs/ stmttrn/ payeeaccountinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o računu druge strane.

/ stmtrs/ stmttrn/ payeeaccountinfo/ acctid (minoccurs = 1; maxoccurs = 1)

Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/ stmtrs/ stmttrn/ payeeaccountinfo/ bankid (minoccurs = 1; maxoccurs = 1)

Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri cifre računa).

/ stmtrs/ stmttrn/ payeeaccountinfo/ bankname (minoccurs = 1; maxoccurs = 1)

Naziv banke kod koje se nalazi račun druge strane.

/ stmtrs/ stmttrn/ trnamt (minoccurs = 1; maxoccurs = 1)

Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.

/ stmtrs/ stmttrn/ curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.

/ stmtrs/ stmttrn/ purpose (minoccurs = 1; maxoccurs = 1)

Svrha plaćanja (purpose). Opis svrhe placanja.

/ stmtrs/ stmttrn/ purposecode (minoccurs = 1; maxoccurs = 1)

Sifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.

/ stmtrs/ stmttrn/ trnplace (minoccurs = 1; maxoccurs = 1)

Mesto izvršenĽŕ transakcije.

/ stmtrs/ stmttrn/ dtposted (minoccurs = 1; maxoccurs = 1)

Datum knjiženja (date posted) transakcije u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ dtuser (minoccurs = 1; maxoccurs = 1)

Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ dtavail (minoccurs = 1; maxoccurs = 1)

Datum valute u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/ stmtrs/ stmttrn/ refnumber (minoccurs = 1; maxoccurs = 1)

> Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/ stmtrs/ stmttrn/ payeerefmodel (minoccurs = 1; maxoccurs = 1)

> Model poziva na broj druge strane.

/ stmtrs/ stmttrn/ payeerefnumber (minoccurs = 1; maxoccurs = 1)

> Poziv na broj druge strane.

/ stmtrs/ stmttrn/ urgency (minoccurs = 1; maxoccurs = 1)

> Oznaka hitnosti. Moze da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

7.2. Primer XML poslednjeg izvoda u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSIzvodPoBroju_PoslednjiIzvod.xsd">
    <rstype>ibank.payment.stmtrs.ledger</rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
        <detail/>
    </status>
    <curdef>DIN</curdef>
    <acctid>111-0000000001111-11</acctid>
    <stmtnumber>25</stmtnumber>
    <ledgerbal>
        <balamt>0.00</balamt>
        <dtasof>2003-02-04T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>0.00</balamt>
        <dtasof>2003-02-04T00:00:00</dtasof>
    </availbal>
    <reservedfunds>0.00</reservedfunds>
    <trnlist count="2">
        <stmttrn>
            <trntype>ibank.payment.pp2</trntype>
            <trnuid/>
            <fitid>505000544420012</fitid>
            <benefit>credit</benefit>
            <payeeinfo>
                <name>"YUNET INTERNATIONAL"D.O.O,</name>
                <city> NOVI BEOGRAD</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>170-0000000000210-63</acctid>
                <bankid>170</bankid>
                <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD            </bankname>
            </payeeaccountinfo>
            <dtposted>2003-02-04T00:00:00</dtposted>
            <trnamt>34200.00</trnamt>
            <purpose>Druga licna primanja                                    </purpose>
            <purposecode>142</purposecode>
            <curdef>DIN</curdef>
            <payeerefnumber/>
            <trnplace/>
            <dtuser>2003-02-04T08:15:28</dtuser>
            <dtavail>2003-02-04T00:00:00</dtavail>
```

```xml
            <refnumber>2/2003</refnumber>
            <refmodel/>
            <payeerefmodel/>
            <urgency>ACH</urgency>
            <fee>0</fee>
            <statusinfo>
                <code/>
                <timeposted/>
            </statusinfo>
        </stmttrn>
        <stmttrn>
            <trntype>ibank.payment.pp1</trntype>
            <trnuid/>
            <fitid>722000517980011</fitid>
            <benefit>debit</benefit>
            <payeeinfo>
                <name>"TINA" STUR,</name>
                <city> UB</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>111-0000000001111-11</acctid>
                <bankid>170</bankid>
                <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD            </bankname>
            </payeeaccountinfo>
            <dtposted>2003-02-04T00:00:00</dtposted>
            <trnamt>1950.00</trnamt>
            <purpose>Prijem pazara                                         </purpose>
            <purposecode>163</purposecode>
            <curdef>DIN</curdef>
            <payeerefnumber/>
            <trnplace/>
            <dtuser>2003-02-04T08:15:47</dtuser>
            <dtavail>2003-02-04T00:00:00</dtavail>
            <refnumber/>
            <refmodel/>
            <payeerefmodel/>
            <urgency>ACH</urgency>
            <fee>0</fee>
            <statusinfo>
                <code/>
                <timeposted/>
            </statusinfo>
        </stmttrn>
    </trnlist>
</stmtrs>
```

7.3. XML shema za validaciju poslednjeg izvoda u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid" type="xs:string">
        <xs:annotation>
            <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni
kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="balamt" type="xs:decimal">
        <xs:annotation>
            <xs:documentation>Iznos se daje sa dva decimalna mesta. </xs:documentation>
        </xs:annotation>
```

```xml
        </xs:element>
        <xs:element name="code" type="xs:integer">
            <xs:annotation>
                <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="curdef" type="xs:string">
            <xs:annotation>
                <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN</xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="dtasof" type="xs:dateTime">
            <xs:annotation>
                <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).  </xs:documentation>
            </xs:annotation>
        </xs:element>
        <xs:element name="stmtrs">
            <xs:complexType>
                <xs:sequence>
                    <xs:element name="rstype">
                        <xs:annotation>
                            <xs:documentation>Tip dokumenta koji je banka poslala komintentu.</xs:documentation>
                        </xs:annotation>
                        <xs:simpleType>
                            <xs:restriction base="xs:string">
                                <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                                <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            </xs:restriction>
                        </xs:simpleType>
                    </xs:element>
                    <xs:element name="status">
                        <xs:complexType>
                            <xs:sequence>
                                <xs:element ref="code"/>
                                <xs:element name="severity">
                                    <xs:annotation>
                                        <xs:documentation>Tip statusa odgovora {INFO, WARN, ERROR}.</xs:documentation>
                                    </xs:annotation>
                                    <xs:simpleType>
                                        <xs:restriction base="xs:string">
                                            <xs:enumeration value="INFO"/>
                                            <xs:enumeration value="WARN"/>
                                            <xs:enumeration value="ERROR"/>
                                        </xs:restriction>
                                    </xs:simpleType>
                                </xs:element>
                                <xs:element name="detail">
                                    <xs:annotation>
                                        <xs:documentation>opis greške (ukoliko je došlo do greške)</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType/>
                                </xs:element>
                            </xs:sequence>
                        </xs:complexType>
                    </xs:element>
                    <xs:element ref="curdef"/>
                    <xs:element ref="acctid"/>
                    <xs:element name="stmtnumber" type="xs:byte"/>
                    <xs:element name="ledgerbal">
                        <xs:annotation>
                            <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod</xs:documentation>
                        </xs:annotation>
```

```xml
                    <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>Trenutno stanje na računu (potencijalno stanje)</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:decimal">
                    <xs:annotation>
                        <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="trnlist">
                    <xs:annotation>
                        <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu</xs:documentation>
                    </xs:annotation>
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element name="stmttrn" maxOccurs="unbounded">
                                <xs:annotation>
                                    <xs:documentation>Transakcija u platnom prometu (statement transaction). U
transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne
nalaze u samim transakcijama.</xs:documentation>
                                </xs:annotation>
                                <xs:complexType>
                                    <xs:sequence>
                                        <xs:element name="trntype">
                                            <xs:annotation>
                                                <xs:documentation>Tip transakcije (transaction type) - vrsta
instrumenta platnog prometa</xs:documentation>
                                            </xs:annotation>
                                            <xs:simpleType>
                                                <xs:restriction base="xs:string">
                                                    <xs:enumeration value="ibank.payment.pp1"/>
                                                    <xs:enumeration value="ibank.payment.pp2"/>
                                                    <xs:enumeration value="ibank.payment.pp3"/>
                                                    <xs:enumeration value="ibank.payment.pp4"/>
                                                </xs:restriction>
                                            </xs:simpleType>
                                        </xs:element>
                                        <xs:element name="trnuid">
                                            <xs:annotation>
                                                <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine</xs:documentation>
                                            </xs:annotation>
                                            <xs:complexType/>
                                        </xs:element>
                                        <xs:element name="fitid" type="xs:string">
                                            <xs:annotation>
                                                <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka.</xs:documentation>
                                            </xs:annotation>
                                        </xs:element>
                                        <xs:element name="benefit">
```

```xml
                                                <xs:annotation>
                                                    <xs:documentation>Oznaka smera knjiženja</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>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
                                                </xs:annotation>
                                                <xs:complexType>
                                                    <xs:sequence>
                                                        <xs:element name="name" type="xs:string"/>
                                                        <xs:element name="city" type="xs:string"/>
                                                    </xs:sequence>
                                                </xs:complexType>
                                            </xs:element>
                                            <xs:element name="payeeaccountinfo">
                                                <xs:complexType>
                                                    <xs:sequence>
                                                        <xs:element ref="acctid"/>
                                                        <xs:element name="bankid" type="xs:short">
                                                            <xs:annotation>
                                                                <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
                                                            </xs:annotation>
                                                        </xs:element>
                                                        <xs:element name="bankname" type="xs:string"/>
                                                    </xs:sequence>
                                                </xs:complexType>
                                            </xs:element>
                                            <xs:element name="dtposted" type="xs:dateTime"/>
                                            <xs:element name="trnamt" type="xs:decimal">
                                                <xs:annotation>
                                                    <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
                                                </xs:annotation>
                                            </xs:element>
                                            <xs:element name="purpose" type="xs:string"/>
                                            <xs:element name="purposecode" type="xs:short">
                                                <xs:annotation>
                                                    <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
                                                </xs:annotation>
                                            </xs:element>
                                            <xs:element ref="curdef"/>
                                            <xs:element name="payeerefnumber">
                                                <xs:complexType/>
                                            </xs:element>
                                            <xs:element name="trnplace">
                                                <xs:annotation>
                                                    <xs:documentation>Mesto izvršenja
transakcije</xs:documentation>
                                                </xs:annotation>
                                                <xs:complexType/>
                                            </xs:element>
                                            <xs:element name="dtuser" type="xs:dateTime">
                                                <xs:annotation>
                                                    <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
                                                </xs:annotation>
```

```xml
                                </xs:element>
                                <xs:element name="dtavail" type="xs:dateTime">
                                    <xs:annotation>
                                        <xs:documentation>Datum valute u UTC formatu (DDDD-MM-
YYYYTHH:MM:SS).</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="refnumber" type="xs:string">
                                    <xs:annotation>
                                        <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="refmodel">
                                    <xs:annotation>
                                        <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType/>
                                </xs:element>
                                <xs:element name="payeerefmodel">
                                    <xs:annotation>
                                        <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
                                    </xs:annotation>
                                    <xs:complexType/>
                                </xs:element>
                                <xs:element name="urgency" type="xs:string">
                                    <xs:annotation>
                                        <xs:documentation>Oznaka hitnosti. </xs:documentation>
                                    </xs:annotation>
                                </xs:element>
                                <xs:element name="fee" type="xs:boolean"/>
                                <xs:element name="statusinfo">
                                    <xs:complexType>
                                        <xs:sequence>
                                            <xs:element ref="code"/>
                                            <xs:element name="timeposted">
                                                <xs:annotation>
                                                    <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
                                                </xs:annotation>
                                                <xs:complexType/>
                                            </xs:element>
                                        </xs:sequence>
                                    </xs:complexType>
                                </xs:element>
                            </xs:sequence>
                        </xs:complexType>
                    </xs:element>
                </xs:sequence>
                <xs:attribute name="count" type="xs:byte" use="required"/>
            </xs:complexType>
        </xs:element>
    </xs:sequence>
</xs:complexType>
</xs:element>
</xs:schema>
```

8. Struktura XML izvoda po broju u platnom prometu

Izvod u platnom prometu sadrži proknjižene (finalno realizovane promene) u okviru jednog radnog dana, kao i stanje računa pre i nakon tih promena.

8.1. Opis strukture XML izvoda po broju u platnom prometu

/ stmtrs ...
>Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.

/ stmtrs/ rstype (minoccurs = 1; maxoccurs = 1)
>Tip dokumenta koji je banka poslala komintentu. Izvod je označen tipom *ibank.payment.stmtrs.ledger.past.*

/ stmtrs/ status (minoccurs = 1; maxoccurs = 1) agregat

/ stmtrs/ status/ code (minoccurs = 1; maxoccurs = 1)
>Šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/ stmtrs/ status/ severity (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.

/ stmtrs/ curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.

/ stmtrs/ acctid (minoccurs = 1; maxoccurs = 1)
>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/ stmtrs/ stmtnumber (minoccurs = 1; maxoccurs = 1)
>Redni broj izvoda računa u platnom prometu u tekućoj godini.

/ stmtrs/ ledgerbal (minoccurs = 1; maxoccurs = 1) agregat
>Knjigovodstveno stanje (balance ammount) sa kojim je zaključen prethodni izvod.

/ stmtrs/ ledgerbal/ balamt (minoccurs = 1; maxoccurs = 1)
>Iznos se daje sa dva decimalna mesta.

/ stmtrs/ ledgerbal/ dtasof (minoccurs = 1; maxoccurs = 1)
>Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ availbal (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) kojim je zaključen ovaj izvod.

/ stmtrs/ availbal/ balamt (minoccurs = 1; maxoccurs = 1)
>Iznos se daje sa dva decimalna mesta.

/ stmtrs/ availbal/ dtasof (minoccurs = 1; maxoccurs = 1)
>Datum knjiženja (date as of) ovog izvoda u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ reservedfunds (minoccurs = 1; maxoccurs = 1) agregat
>Sredstva rezervisana za finansijske transakcije.

/ stmtrs/ trnlist (minoccurs = 1; maxoccurs = 1) agregat
>Lista transakcija (transaction list) proknjiženih u ovom izvodu.

/ stmtrs/ stmttrn (minoccurs = 1; maxoccurs = unbounded) agregat

Transakcija u platnom prometu (statement transaction). U transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne nalaze u samim transakcijama.

/ stmtrs/ stmttrn/ trntype (minoccurs = 1; maxoccurs = 1)

Tip transakcije (transaction type) - vrsta instrumenta platnog prometa. Moze da ima vrednost iz sledeceg skupa: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}

/ stmtrs/ stmttrn/ fitid (minoccurs = 1; maxoccurs = 1)

Broj za reklamaciju - (financial institution transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke

/stmtrs/ stmttrn/ benefit (minoccurs = 1; maxoccurs = 1)

Oznaka smera knjiženja, {credit, debit} (odobrenje, zaduzenje)

/ stmtrs/ stmttrn/ payeeinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o drugoj strani (poveriocu ili duzniku).

/ stmtrs/ stmttrn/ payeeinfo/ name (minoccurs = 1; maxoccurs = 1)

Naziv druge strane (poverioca ili duznika).

/ stmtrs/ stmttrn/ payeeinfo/ city (minoccurs = 1; maxoccurs = 1)

Sediste druge strane (poverioca ili duznika).

/ stmtrs/ stmttrn/ payeeaccountinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o računu druge strane.

/ stmtrs/ stmttrn/ payeeaccountinfo/ acctid (minoccurs = 1; maxoccurs = 1)

Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/ stmtrs/ stmttrn/ payeeaccountinfo/ bankid (minoccurs = 1; maxoccurs = 1)

Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri cifre računa).

/ stmtrs/ stmttrn/ payeeaccountinfo/ bankname (minoccurs = 1; maxoccurs = 1)

Naziv banke kod koje se nalazi račun druge strane.

/ stmtrs/ stmttrn/ trnamt (minoccurs = 1; maxoccurs = 1)

Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.

/ stmtrs/ stmttrn/ curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.

/ stmtrs/ stmttrn/ purpose (minoccurs = 1; maxoccurs = 1)

Svrha plaćanja (purpose). Opis svrhe placanja.

/ stmtrs/ stmttrn/ purposecode (minoccurs = 1; maxoccurs = 1)

Sifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.

/ stmtrs/ stmttrn/ trnplace (minoccurs = 1; maxoccurs = 1)

Mesto izvršenĽŕ transakcije.

/ stmtrs/ stmttrn/ dtposted (minoccurs = 1; maxoccurs = 1)

Datum knjiženja (date posted) transakcije u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ dtuser (minoccurs = 1; maxoccurs = 1)

Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ dtavail (minoccurs = 1; maxoccurs = 1)

Datum valute u UTC formatu (DDDD-MM-YYYY**T**HH:MM:SS).

/ stmtrs/ stmttrn/ refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/ stmtrs/ stmttrn/ refnumber (minoccurs = 1; maxoccurs = 1)
>> Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/ stmtrs/ stmttrn/ payeerefmodel (minoccurs = 1; maxoccurs = 1)
>> Model poziva na broj druge strane.

/ stmtrs/ stmttrn/ payeerefnumber (minoccurs = 1; maxoccurs = 1)
>> Poziv na broj druge strane.

/ stmtrs/ stmttrn/ urgency (minoccurs = 1; maxoccurs = 1)
Oznaka hitnosti. Moze da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

8.2. Primer XML izvoda po broju u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSIzvodPoBroju_PoslednjiIzvod.xsd">
    <rstype>ibank.payment.stmtrs.ledger.past</rstype>
    <status>
        <code>0</code>
        <severity>INFO</severity>
        <detail/>
    </status>
    <curdef>DIN</curdef>
    <acctid>111-0000000001111-11</acctid>
    <stmtnumber>22</stmtnumber>
    <ledgerbal>
        <balamt>0.00</balamt>
        <dtasof>2003-01-31T00:00:00</dtasof>
    </ledgerbal>
    <availbal>
        <balamt>1283473.49</balamt>
        <dtasof>2003-01-31T00:00:00</dtasof>
    </availbal>
    <reservedfunds>0.00</reservedfunds>
    <trnlist count="2">
        <stmttrn>
            <trntype>ibank.payment.pp2</trntype>
            <trnuid/>
            <fitid>506000520170012</fitid>
            <benefit>credit</benefit>
            <payeeinfo>
                <name>"CHROMOS" AD,</name>
                <city> BEOGRAD - STARI</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>111-0000000001111-11</acctid>
                <bankid>170</bankid>
                <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD          </bankname>
            </payeeaccountinfo>
            <dtposted>2003-01-31T00:00:00</dtposted>
            <trnamt>12035.00</trnamt>
            <purpose>Isplata zarada                                    </purpose>
            <purposecode>140</purposecode>
            <curdef>DIN</curdef>
            <payeerefnumber/>
            <trnplace/>
            <dtuser>2003-01-31T00:00:00</dtuser>
            <dtavail>2003-01-31T00:00:00</dtavail>
            <refnumber/>
            <refmodel/>
```

```xml
            <payeerefmodel/>
            <urgency>ACH</urgency>
            <fee>0</fee>
            <statusinfo>
                <code/>
                <timeposted/>
            </statusinfo>
        </stmttrn>
        <stmttrn>
            <trntype>ibank.payment.pp2</trntype>
            <trnuid/>
            <fitid>505000532890012</fitid>
            <benefit>credit</benefit>
            <payeeinfo>
                <name>"MING" DOO BEOGRAD,</name>
                <city> BEOGRAD</city>
            </payeeinfo>
            <payeeaccountinfo>
                <acctid>111-0000000001111-11</acctid>
                <bankid>170</bankid>
                <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD          </bankname>
            </payeeaccountinfo>
            <dtposted>2003-01-31T00:00:00</dtposted>
            <trnamt>79356.94</trnamt>
            <purpose>Isplata zarada                              </purpose>
            <purposecode>140</purposecode>
            <curdef>DIN</curdef>
            <payeerefnumber/>
            <trnplace/>
            <dtuser>2003-01-31T00:00:00</dtuser>
            <dtavail>2003-01-31T00:00:00</dtavail>
            <refnumber/>
            <refmodel/>
            <payeerefmodel/>
            <urgency>ACH</urgency>
            <fee>0</fee>
            <statusinfo>
                <code/>
                <timeposted/>
            </statusinfo>
        </stmttrn>
    </trnlist>
</stmtrs>
```

8.3. XML Shema za validaciju izvoda po broju u platnom prometu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="acctid" type="xs:string">
        <xs:annotation>
            <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni
kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="balamt" type="xs:decimal">
        <xs:annotation>
            <xs:documentation>Iznos se daje sa dva decimalna mesta. </xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="code" type="xs:integer">
        <xs:annotation>
```

```xml
            <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u
suprotnom vrednost odgovara kodu greške.</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="curdef" type="xs:string">
        <xs:annotation>
            <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="dtasof" type="xs:dateTime">
        <xs:annotation>
            <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS). </xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="stmtrs">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="rstype">
                    <xs:annotation>
                        <xs:documentation>Tip dokumenta koji je banka poslala komintentu.</xs:documentation>
                    </xs:annotation>
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="status">
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element ref="code"/>
                            <xs:element name="severity">
                                <xs:annotation>
                                    <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
                                </xs:annotation>
                                <xs:simpleType>
                                    <xs:restriction base="xs:string">
                                        <xs:enumeration value="INFO"/>
                                        <xs:enumeration value="WARN"/>
                                        <xs:enumeration value="ERROR"/>
                                    </xs:restriction>
                                </xs:simpleType>
                            </xs:element>
                            <xs:element name="detail">
                                <xs:annotation>
                                    <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
                                </xs:annotation>
                                <xs:complexType/>
                            </xs:element>
                        </xs:sequence>
                    </xs:complexType>
                </xs:element>
                <xs:element ref="curdef"/>
                <xs:element ref="acctid"/>
                <xs:element name="stmtnumber" type="xs:byte"/>
                <xs:element name="ledgerbal">
                    <xs:annotation>
                        <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod</xs:documentation>
                    </xs:annotation>
                    <xs:complexType>
                        <xs:sequence>
                            <xs:element ref="balamt"/>
```

```xml
                        <xs:element ref="dtasof"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element name="availbal">
                <xs:annotation>
                    <xs:documentation>Trenutno stanje na računu (potencijalno stanje)</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:decimal">
                <xs:annotation>
                    <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
                </xs:annotation>
            </xs:element>
            <xs:element name="trnlist">
                <xs:annotation>
                    <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu</xs:documentation>
                </xs:annotation>
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="stmttrn" maxOccurs="unbounded">
                            <xs:annotation>
                                <xs:documentation>Transakcija u platnom prometu (statement transaction). U
transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne
nalaze u samim transakcijama.</xs:documentation>
                            </xs:annotation>
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="trntype">
                                        <xs:annotation>
                                            <xs:documentation>Tip transakcije (transaction type) - vrsta
instrumenta platnog prometa</xs:documentation>
                                        </xs:annotation>
                                        <xs:simpleType>
                                            <xs:restriction base="xs:string">
                                                <xs:enumeration value="ibank.payment.pp1"/>
                                                <xs:enumeration value="ibank.payment.pp2"/>
                                                <xs:enumeration value="ibank.payment.pp3"/>
                                                <xs:enumeration value="ibank.payment.pp4"/>
                                            </xs:restriction>
                                        </xs:simpleType>
                                    </xs:element>
                                    <xs:element name="trnuid">
                                        <xs:annotation>
                                            <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine</xs:documentation>
                                        </xs:annotation>
                                        <xs:complexType/>
                                    </xs:element>
                                    <xs:element name="fitid" type="xs:string">
                                        <xs:annotation>
                                            <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka.</xs:documentation>
                                        </xs:annotation>
                                    </xs:element>
                                    <xs:element name="benefit">
                                        <xs:annotation>
                                            <xs:documentation>Oznaka smera knjiženja</xs:documentation>
                                        </xs:annotation>
```

```xml
                                <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>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
                                </xs:annotation>
                                <xs:complexType>
                                    <xs:sequence>
                                        <xs:element name="name" type="xs:string"/>
                                        <xs:element name="city" type="xs:string"/>
                                    </xs:sequence>
                                </xs:complexType>
                            </xs:element>
                            <xs:element name="payeeaccountinfo">
                                <xs:complexType>
                                    <xs:sequence>
                                        <xs:element ref="acctid"/>
                                        <xs:element name="bankid" type="xs:short">
                                            <xs:annotation>
                                                <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
                                            </xs:annotation>
                                        </xs:element>
                                        <xs:element name="bankname" type="xs:string"/>
                                    </xs:sequence>
                                </xs:complexType>
                            </xs:element>
                            <xs:element name="dtposted" type="xs:dateTime"/>
                            <xs:element name="trnamt" type="xs:decimal">
                                <xs:annotation>
                                    <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                            <xs:element name="purpose" type="xs:string"/>
                            <xs:element name="purposecode" type="xs:short">
                                <xs:annotation>
                                    <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                            <xs:element ref="curdef"/>
                            <xs:element name="payeerefnumber">
                                <xs:complexType/>
                            </xs:element>
                            <xs:element name="trnplace">
                                <xs:annotation>
                                    <xs:documentation>Mesto izvršenja
transakcije</xs:documentation>
                                </xs:annotation>
                                <xs:complexType/>
                            </xs:element>
                            <xs:element name="dtuser" type="xs:dateTime">
                                <xs:annotation>
                                    <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
                                </xs:annotation>
                            </xs:element>
                            <xs:element name="dtavail" type="xs:dateTime">
                                <xs:annotation>
```

```xml
                                                  <xs:documentation>Datum valute u UTC formatu (DDDD-MM-
YYYYTHH:MM:SS).</xs:documentation>
                                              </xs:annotation>
                                          </xs:element>
                                          <xs:element name="refnumber" type="xs:string">
                                              <xs:annotation>
                                                  <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
                                              </xs:annotation>
                                          </xs:element>
                                          <xs:element name="refmodel">
                                              <xs:annotation>
                                                  <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
                                              </xs:annotation>
                                              <xs:complexType/>
                                          </xs:element>
                                          <xs:element name="payeerefmodel">
                                              <xs:annotation>
                                                  <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
                                              </xs:annotation>
                                              <xs:complexType/>
                                          </xs:element>
                                          <xs:element name="urgency" type="xs:string">
                                              <xs:annotation>
                                                  <xs:documentation>Oznaka hitnosti. </xs:documentation>
                                              </xs:annotation>
                                          </xs:element>
                                          <xs:element name="fee" type="xs:boolean"/>
                                          <xs:element name="statusinfo">
                                              <xs:complexType>
                                                  <xs:sequence>
                                                      <xs:element ref="code"/>
                                                      <xs:element name="timeposted">
                                                          <xs:annotation>
                                                              <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
                                                          </xs:annotation>
                                                          <xs:complexType/>
                                                      </xs:element>
                                                  </xs:sequence>
                                              </xs:complexType>
                                          </xs:element>
                                      </xs:sequence>
                                  </xs:complexType>
                              </xs:element>
                          </xs:sequence>
                          <xs:attribute name="count" type="xs:byte" use="required"/>
                      </xs:complexType>
                  </xs:element>
              </xs:sequence>
          </xs:complexType>
      </xs:element>
</xs:schema>
```

9. Primeri XML zahteva

9.1.Struktura XMl zahteva za dnevnim nalozima

9.1.1.Struktura XML zahteva za dnevnim nalozima

/ stmtrq …
Root element zahteva.
/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)
Tip zahteva koji se šalje banci. Zahtev za dnevnim nalozima je označen tipom *ibank.payment.stmtrq.today.*
/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)
Broj računa za koji se šalje zahtev

9.1.2.Primer XML zahteva za dnevnim nalozima

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
    <acctid>111-0000000001111-11</acctid>
    <rqtype>ibank.payment.stmtrq.today</rqtype>
    <dateasof/>
    <ledgerno>0</ledgerno>
</stmtrq>
```

9.1.3. XML Shema za validaciju zahteva za dnevnim nalozima

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="stmtrq">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="acctid" type="xs:string"/>
                <xs:element name="rqtype">
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.simple"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            <xs:enumeration value="ibank.payment.stmtrq.today"/>
                            <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="dateasof" type="xs:string"/>
                <xs:element name="ledgerno" type="xs:unsignedInt"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

9.2.Struktura XML zahteva za izvodom po broju

9.2.1. Opis strukture XML zahteva za izvodom po broju

/ stmtrq …
    Root element zahteva.
/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)
    Tip zahteva koji se šalje banci. Zahtev za izvodom po broju je označen tipom
    ibank.payment.stmtrq.ledger.past.
/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)
    Broj računa za koji se šalje zahtev
/ stmtrq/ ledgerno(minoccurs = 1; maxoccurs = 1)
    Broj izvoda koji se traži

9.2.2.Primer XML zahteva za izvodom po broju

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
    <acctid>111-0000000001111-11</acctid>
    <rqtype>ibank.payment.stmtrq.ledger.past</rqtype>
    <dateasof/>
    <ledgerno>22</ledgerno>
</stmtrq>
```

9.2.3.XML shema za validaciju zahteva za izvodom po broju

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="stmtrq">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="acctid" type="xs:string"/>
                <xs:element name="rqtype">
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.simple"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            <xs:enumeration value="ibank.payment.stmtrq.today"/>
                            <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="dateasof" type="xs:string"/>
                <xs:element name="ledgerno" type="xs:unsignedInt"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

9.3. Struktura XML zahteva za listu izvoda

9.3.1. Opis strukture XML zahteva za listu izvoda

/ stmtrq …
    Root element zahteva.
/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)
    Tip zahteva koji se šalje banci. Zahtev za listom izvoda je označen tipom
    ibank.payment.stmtrq.stmttlist.
/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)
    Broj računa za koji se šalje zahtev

9.3.2. Primer XML zahteva za listu izvoda

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
    <acctid>111-0000000001111-11</acctid>
    <rqtype>ibank.payment.stmtrq.stmtlist</rqtype>
    <dateasof/>
    <ledgerno>0</ledgerno>
</stmtrq>
```

9.3.3. XML shema za validaciju zahteva za listu izvoda

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="stmtrq">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="acctid" type="xs:string"/>
                <xs:element name="rqtype">
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.simple"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            <xs:enumeration value="ibank.payment.stmtrq.today"/>
                            <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="dateasof" type="xs:string"/>
                <xs:element name="ledgerno" type="xs:unsignedInt"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

9.4.Struktura XML zahteva za poslednji izvod

9.4.1.Opis strukture XML yahteva ya poslednji izvod

/ stmtrq …
    Root element zahteva.
/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)
    Tip zahteva koji se šalje banci. Zahtev za poslednjim izvodom je označen
    tipom *ibank.payment.stmtrq.ledger.*
/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)
    Broj računa za koji se šalje zahtev

9.4.2.Primer XML zahteva za poslednji izvod

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
    <acctid>111-0000000001111-11</acctid>
    <rqtype>ibank.payment.stmtrq.ledger</rqtype>
    <dateasof/>
    <ledgerno>0</ledgerno>
</stmtrq>
```

9.4.3.XML Shema za validaciju zahteva za poslednji izvod

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="stmtrq">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="acctid" type="xs:string"/>
                <xs:element name="rqtype">
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.simple"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            <xs:enumeration value="ibank.payment.stmtrq.today"/>
                            <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="dateasof" type="xs:string"/>
                <xs:element name="ledgerno" type="xs:unsignedInt"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

9.5.Struktura XML zahteva za stanje na računu

9.5.1. Opis strukture XML zahteva za stanje na računu

/ stmtrq …
> Root element zahteva.

/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)
> Tip zahteva koji se šalje banci. Zahtev za stanjem na računu je označen tipom *ibank.payment.stmtrq.simple.*

/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)
> Broj računa za koji se šalje zahtev

9.5.2. Primer XML zahteva za stanje na računu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
    <acctid>111-0000000001111-11</acctid>
    <rqtype>ibank.payment.stmtrq.simple</rqtype>
    <dateasof/>
    <ledgerno>0</ledgerno>
</stmtrq>
```

9.5.3. XML Shema za validaciju zahteva za stanje na računu

```xml
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
    <xs:element name="stmtrq">
        <xs:complexType>
            <xs:sequence>
                <xs:element name="acctid" type="xs:string"/>
                <xs:element name="rqtype">
                    <xs:simpleType>
                        <xs:restriction base="xs:string">
                            <xs:enumeration value="ibank.payment.stmtrq.simple"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
                            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
                            <xs:enumeration value="ibank.payment.stmtrq.today"/>
                            <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
                        </xs:restriction>
                    </xs:simpleType>
                </xs:element>
                <xs:element name="dateasof" type="xs:string"/>
                <xs:element name="ledgerno" type="xs:unsignedInt"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
</xs:schema>
```

10. Indeks

Sadržaj