

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

**Implementation Guidelines**

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## 1. OVERVIEW OF THE DOCUMENT VERSION

<b>Version</b>	<b>Status / Change</b>	<b>Date</b>
1.0	Publication of the Guidelines	18.05.2015.
1.1	Implementation date change	01.03.2016.
1.2	Amendment to message pain.002.001.03 validation	17.05.2016.
1.3	Guidelines new version - added use of country code XK for Kosovo with the ISO code 3166	05.03.2018.

## 2. INTRODUCTION

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

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

The Guidelines are applicable from 1 April, 2016.

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

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

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

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

## 3. SCOPE OF IMPLEMENTATION

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

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

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

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

## 4. ABBREVIATIONS

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

## 5. VALIDATION OF THE PAIN.002.001.03 MESSAGE

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

[www.iso20022.org/message\\_archive.page?](http://www.iso20022.org/message_archive.page?) under title:

„Third version of the Payments Initiation messages“

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

Message Name	Msg ID (XML Schema)	Submitting Organisation	XML Instances	Msg Def Report	Diagrams
CustomerPaymentStatus ReportV03	pain.002.001.03	ISTH	Download	MDR (4.55MB)	Download (2) (2.04MB)

Updated on: 20 November 2009“

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

Code lists that are not imbeded into the xsd scheme (eg country codes list, currency codes list, purpose codes list , etc.) are available on [www.iso20022.org/external\\_code\\_list](http://www.iso20022.org/external_code_list).

### Rejection codes in the pain.002.001.03 message

Rejection codes are found in the **ExternalStatusReason1Code** ISO list, available at: [www.iso20022.org/external\\_code\\_list](http://www.iso20022.org/external_code_list).

An unofficial translation of the **ExternalStatusReason1Code** ISO list has been published at: [www.sepa.hr](http://www.sepa.hr).

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

## 6. SPECIFICATION OF THE PAIN. 002.001.03 MESSAGE FORMAT

Index	Mult	Mandatory /Optional (M/O)	ISO element name	ISO XML tag (<XML Tag>)	Format	Element use and meaning
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**Index** – element codes of the message are marked as in the ISO 20022 XML standard

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

Example of the rule:

[0..1] – The element is optional and it can be specified once or never.

[0..n] – Indicates that the element is optional and can be specified once or *n* number of times.

[1..1] – The element is mandatory and can be specified only once.

[1..n] – The element is mandatory and can be specified once or *n* number of times.

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

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

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

**ISO element name** – the name of the message element is given in English as defined in ISO 20022 XML standard, with a translation into Croatian. The element can contain sub-elements, which are shifted

to the right and marked with an additional »+« sign.

e.g.: ++ Debtor

+++ Name

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

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

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

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

### Description of data formats

Examples of data format descriptions:

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

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

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

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

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

#### a. Structure of the pain.002.001.03 message

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

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

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

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

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

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

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

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

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

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

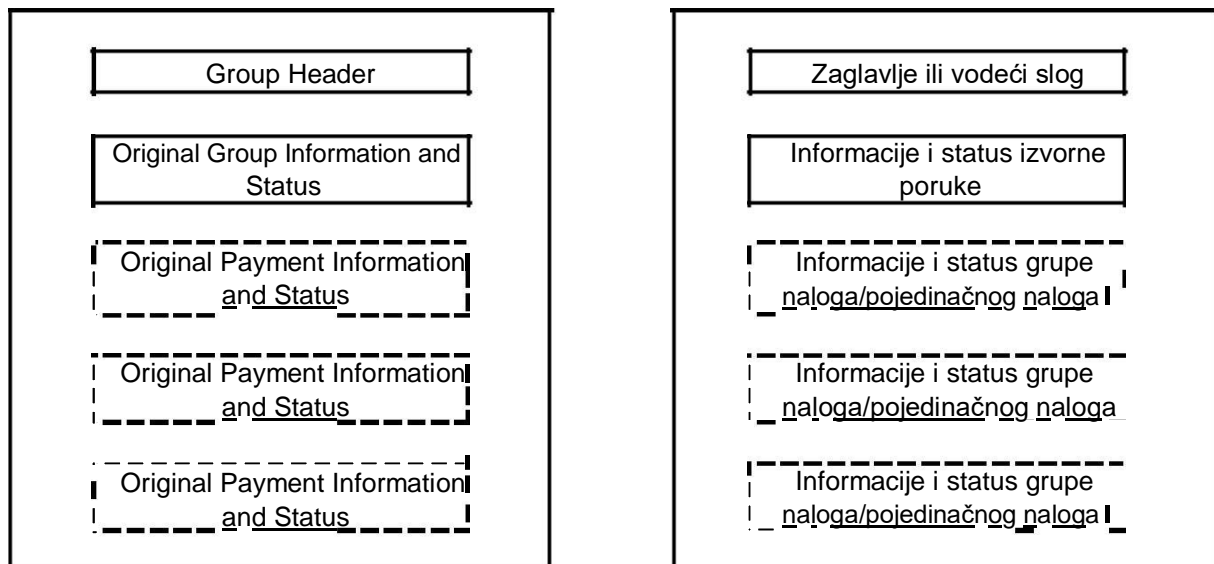
**C. Information and status of the original group order/payment order (Original Payment Information And Status) – group order/individual payment order level**

Set of data which is optional and which is repeated.

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

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

**Representation of the pain.002.001.03 message structure**





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

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

Index	Mult	Mandatory /Optional (M/O)	ISO ime elementa	ISO XML oznaka (<XML Tag>)	ISO Format	Upotreba značenje elementa
2.0	[1..1]	M	<b>+Original Group Information And Status</b> + Informacije i status izvorne poruke	<OrgnlGrpInfAndSts >		Informacije o izvornoj poruci pain.001 na koje se odnosi ova poruka o statusu naloga za plaćanje.
2.1	[1..1]	M	<b>++ Original Message Identification</b> ++ Identifikacijska oznaka izvorne poruke	<OrgnlMsgld>	Max35Text maxLength: 35 minLength:1	Jedinstveni identifikator poruke iz polja 1.1. iz poruke pain.001
2.2	[1..1]	M	<b>++ Original Message Name Identification</b> ++ Naziv izvorne poruke	<OrgnlMsgNmld>	Max35Text maxLength: 35 minLength: 1	Određuje naziv izvorne poruke na koju se poruka pain.002 odnosi.  Popunjava se „pain.001.001.03“
2.4	[0..1]	O	<b>++ Original Number of Transactions</b> ++ Broj naloga izvorne poruke	<OrgnlNbOfTxes>	Max15 Numeric Text [0-9]{1,15}	Broj pojedinačnih naloga iz izvorne poruke, podatak iz polja 1.4 iz poruke pain.001
2.5	[0..1]	O	<b>++ Original Control Sum</b> ++ Ukupni iznos izvorne poruke	<OrgnlCtrlSum>	DecimalNumber fractionDigits: 17 totalDigits: 18	Zbroj pojedinačnih iznosa iz izvorne poruke, bez obzira na valutu, podatak iz polja 1.5 iz poruke pain.001 (ako je popunjen u poruci pain.001)
2.6	[0..1]	O	<b>++ Group Status</b> ++ Status poruke	<GrpSts>	Code	Specificira status poruke. Jedina moguća vrijednost je RJCT.  Upotrebljava se samo ako se odbija cijela poruka pain.001
2.7.	[0..n]	O	<b>++ Status Reason Information</b> ++ Informacija o razlogu statusa	<StsRsnInf>		Skup podataka o razlogu statusa odbijanja (Reject) poruke.  Informacija o razlogu statusa je popunjena na razini poruke (2.0) ili grupe naloga (3.0) ili pojedinačnog naloga (3.12).
2.8	[1..1]	M	<b>+++ Originator</b>	<Orgtr>		Strana koja dodjeljuje status.

			+++ Pošiljatelj statusa			Identifikacija strane koja odbija poruku.
	[0..1]	O	++++ Identification ++++ Identifikacija	<Id>		
	[1..1]	M	+++++ Organisation Identification +++++Oznaka organizacije	<OrgId>		
	[0..1]	O	+++++ BICOrBEI +++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Popunjava se BIC banke platitelja.
2.9	[1..1]	M	+++ Reason +++ Razlog statusa	<Rsn>		Opisuje razlog odbijanja.
2.10	[1..1]	M	++++ Code ++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	KOD odbijanja iz External Status Reason1 Code  Ako je Reason/Code NARR, tada je popunjeno i polje Additional Information (Dodatne informacije – 2.12).
2.12	[0..n]	O	+++ Additional Information +++ Dodatne informacije	<AddtInf>	Max105Text maxLength: 105 minLength: 1	Dodatne informacije o razlogu statusa odbijanja poruke.

Index	Mult	Mandatory /Optional (M/O)	ISO ime elementa	ISO XML oznaka (<XML Tag>)	ISO Format	Upotreba značenje elementa
3.0	[0..n]	O	+ Original Payment Information And Status + Informacije i status grupe naloga	<OrgnPmtInfAnSts>		Informacije o statusu odbijanja (Reject) grupe naloga ili pojedinačnog naloga
3.1	[1..1]	M	++ Original Payment Information Identification ++ Izvorna identifikacijska oznaka grupe naloga	<OrgnPmtInfId>	Max35Text maxLength: 35 minLength: 1	Jedinstveni identifikator grupe naloga iz polja 2.1. iz poruke pain.001

3.2	[0..1]	O	<b>++ Original Number of Transactions</b>	<OrgnINbOfTxs>	Max15 Numeric Text [0-9]{1,15}	Broj pojedinačnih naloga iz izvorne grupe naloga, podatak iz polja 2.4 iz poruke pain.001
			++ Broj naloga grupe naloga			
3.3	[0..1]	O	<b>++ Original Control Sum</b>	<OrgnCtrlSum>	DecimalNumber fractionDigits: 17 totalDigits: 18	Zbroj pojedinačnih iznosa iz izvorne grupe naloga, bez obzira na valutu, podatak iz polja 2.5 iz poruke pain.001 (ako je popunjen u poruci pain.001)
			++ Ukupni iznos grupe naloga			
3.4	[0..1]	O	<b>++ Payment Information Status</b>	<PmtInfSts>	Code  maxLength: 4 minLength: 1	Specificira status grupe naloga. Jedina moguća vrijednost je RJCT.  Koristi se samo ako se odbija cijela grupa naloga unutar jedne poruke pain.001 i u tom slučaju ne navode se pojedinačni nalozi.
			++ Status informacije o grupi naloga			
3.5	[0..n]	O	<b>++ Status Reason Information</b>	<StsRsnInf>		Skup podataka o razlogu statusa odbijanja (Reject) grupe naloga.  Informacija o razlogu statusa je i popunjena na razini poruke (2.0) ili grupe naloga (3.0) ili pojedinačnog naloga (3.12).
			++ Razlog statusa			
3.6	[1..1]	M	<b>+++ Originator</b>	<Orgtr>		Strana koja dodjeljuje status. Identifikacija strane koja odbija grupu naloga.
			+++ Pošiljatelj			
	[0..1]	O	<b>++++ Identification</b>	<Id>		
			++++ Identifikacija			
	[1..1]	M	<b>+++++ Organisation Identification</b>	<Orgld>		
			+++++Oznaka organizacije			
	[0..1]	O	<b>+++++ BICOrBEI</b>	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Popunjava se BIC banke platitelja.
			+++++ BIC ili BEI			
3.7	[1..1]	M	<b>+++ Reason</b>	<Rsn>		Opisuje razlog odbijanja.
			+++ Razlog statusa			

3.8	[1..1]	M	<b>++++ Code</b>	<Cd>	Code maxLength: 4 minLength: 1	KOD odbijanja iz External Status Reason1 Code  Ako je Reason/Code NARR, tada treba biti popunjeno i polje Additional Information (Dodatne informacije – 3.10).
			++++ Kod			
3.10	[0..n]	O	<b>+++ Aditonal Information</b>	<AddtlInf>	Max105Text maxLength: 105 minLength: 1	Dodatne informacije o razlogu statusa odbijanja grupe naloga.
			+++ Dodatne informacije			
3.12	[0..n]	O	<b>++ Transaction Information and Status</b>	<TxInfAndSts>		Skup podataka o razlogu statusa odbijanja (Reject) naloga
			++ Informacija i status izvornog naloga			
3.13	[0..1]	O	<b>+++ Status Identification</b>	<StsId>	Max35Text maxLength: 35 minLength: 1	Jedinstvena oznaka naloga koji se odbija.
			+++ Identifikator statusa			
3.14	[0..1]	O	<b>+++ Original Instruction Identification</b>	<OrgnlInstrId>	Max35Text maxLength: 35 minLength: 1	Jedinstveni identifikator (referencija) naloga iz polja 2.65 iz poruke pain.001
			+++ Izvorna identifikacijska oznaka naloga - referencija			
3.15	[0..1]	O	<b>+++ Original End-to-end Identification</b>	<OrgnlEndToEndId>	Max35Text maxLength: 35 minLength: 1	Jedinstveni identifikator platitelja (poziv na broj platitelja) iz polja 2.66 iz poruke pain.001
			+++ Izvorni jedinstveni identifikator platitelja			
3.16	[0..1]	O	<b>+++ Transaction Status</b>	<TxSts>	Code	Specificira status naloga.  Jedina moguća vrijednost je RJCT. Koristi se ako se odbija pojedinačni nalog (nalozi) unutar jedne grupe naloga ili poruke.
			+++ Status naloga			
3.17	[0..n]	O	<b>+++ Status Reason Information</b>	<StsRsnInf>		Skup podataka o razlogu statusa odbijanja (Reject) naloga.  Informacija o razlogu statusa je popunjena na razini poruke (2.0) ili grupe naloga (3.0) ili pojedinačnog naloga (3.12).
			+++ Informacija o razlogu statusa			

3.18	[1..1]	M	<b>++++ Originator</b>	<Orgtr>		Strana koja dodjeljuje status. Identifikacija strane koja odbija nalog.
			++++ Pošiljatelj			
	[0..1]	O	<b>+++++Name</b>	<Nm>	Max70Text maxLength: 70 minLength: 1	Popunjava se ako je CSM odbio naloga
			+++++Naziv pošiljatelja			
	[0..1]	O	<b>+++++ Identification</b>	<Id>		
			+++++ Identifikacija			
	[1..1]	M	<b>+++++ Organisation Identification</b>	<OrgId>		
			+++++Oznaka organizacije			
	[0..1]	O	<b>+++++ BICOrBEI</b>	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Popunjava se ako je PPU platitelja odbio nalog.
			+++++ BIC ili BEI			
3.19	[1..1]	M	<b>++++ Reason</b>	<Rsn>		Opisuje razlog odbijanja.
			++++ Razlog statusa			
3.20	[1..1]	M	<b>+++++Code</b>	<Cd>	Code  maxLength: 4 minLength: 1	KOD odbijanja iz External Status Reason1 Code.  Ako je Reason/Code NARR, tada treba biti popunjeno i polje Additional Information (Dodatne informacije – 3.22).
			+++++Kod			
3.22	[0..n]	O	<b>++++ Additional Information</b>	<AddtlInf>	Max105Text  maxLength: 105 minLength: 1	Dodatne informacije o razlogu statusa odbijanja naloga.
			++++ Dodatne informacije			
3.27	[0..1]	O	<b>+++ Original Transaction reference</b>	<OrgnlTxRef>		Skup podatka koji se koriste za identifikaciju izvornog naloga na koju se odnosi poruka pain.002.  Popunjeno s podacima iz izvorne poruke pain.001
			+++ Referenca izvornog naloga			
3.29	[0..1]	O	<b>++++ Amount</b>	<Amt>		Iznos naloga za plaćanje.
			++++ Iznos			

	[1..1]	M	<b>++++ Instructed Amount</b> ++++ Iznos	<InstdAmt>	AmountandCurra ncy ActiveOrHistoricC urrencyAndAmou nt ActiveOrHistoricC urrencyAndAmou nt fractionDigits: 5 minInclusive: 0 totalDigits: 18 ActiveOrHistoricC urrencyCode [A-Z]{3,3}	Podatak iz polja 2.77 iz poruke pain.001
3.32	[0..1]	O	<b>++++ Requested Execution Date</b> ++++ Traženi datum izvršenja	<ReqdExctnDt>	ISODate	Podatak iz polja 2.15 iz poruke pain.001
3.35	[0..1]	O	<b>++++ Payment type Information</b> ++++ Informacije o vrsti plaćanja	<PmtTplnf>		
	[0..1]	O	<b>++++ Service Level</b> ++++ Razina usluge	<SvcLvl>		
	[1..1]	M	<b>++++ Code</b> ++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	Podatak iz polja 2.9 ili 2.70 iz poruke pain.001
	[0..1]	O	<b>++++ Category Purpose</b> ++++ Kategorija namjene	<CtgyPurp>		
	[1..1]	M	<b>++++ Code</b> ++++ Kod	<Cd>	Code maxLength: 105 minLength: 1	Podatak iz polja 2.14 ili 2.75 iz poruke pain.001
3.36	[0..1]	O	<b>++++ Payment Method</b> ++++ Metoda plaćanja	<PmtMtd>		Podatak iz polja 2.2 iz poruke pain.001

3.38	[0..1]	O	<b>++++ Remittance Information</b>	<RmtInf>		
			++++ Detalji plaćanja			
	{ [0..1]	O	<b>+++++ Unstructured</b>	<Ustrd>	Max140Text maxLength: 140 minLength: 1	Podatak iz polja 2.134 iz poruke pain.001
			+++++ Nestrukturirani			
	[0..1]	O	<b>+++++ Structured</b>	<Strd>		
			+++++ Strukturirani			
	[0..1]	O	<b>++++++ Creditor Reference Information</b>	<CdtrRefInf>		
			++++++ Referenca koju određuje primatelja plaćanja			
	[0..1]	O	<b>+++++++ Type</b>	<Tp>		
			+++++++ Vrsta reference			
	[1..1]	M	<b>+++++++ Code or Proprietary</b>	<CdOrPrtry>		
			+++++++ Kod ili vlastita oznaka			
	[1..1]	M	<b>+++++++ Code</b>	<Cd>	Code maxLength:4 minLength: 1	Podatak iz polja 2.141 iz poruke pain.001
			+++++++ Kod			
	[0..1]	O	<b>+++++++ Issuer</b>	<Issr>	Max35Text maxLength: 35 minLength: 1	Podatak iz polja 2.143 iz poruke pain.001
			+++++++ Izdavalj			
	[0..1]	O	<b>+++++++ Reference</b>	<Ref>	Max35Text maxLength: 35 minLength: 1	Podatak iz polja 2.144 iz poruke pain.001
			+++++++ Referenta oznaka			
	[0..3]	O	<b>+++++ Additional Remittance Information</b>	<AddtlRmtInf>	Max140Text maxLength: 140 minLength: 1	Podaci iz polja 2.147 iz poruke pain.001 na max 140 znakova, jedno ponavljanje.
			+++++ Dodatni detalji plaćanja			
3.39	[0..1]	O	<b>++++ Ultimate Debtor</b>	<UltmtDbtr>		
			++++ Stvarni dužnik			
	[0..1]	O	<b>+++++ Name</b>	<Nm>	Max70Text maxLength: 70 minLength: 1	Podaci iz polja 2.53 ili 2.83 iz poruke pain.001
			+++++ Naziv stvarnog dužnika			
	[0..1]	O	<b>+++++ Identification</b>	<Id>		



			+++++ Identifikacija			
	{Or [1..1]}	M	+++++ <b>Organisation Identification</b> +++++ Oznaka organizacije	<OrgId>		Podaci iz polja 2.56 ili 2.86 iz poruke pain.001
	{Or [0..1]}	O	+++++ <b>BICOrBEI</b> +++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or [0..1]}	O	+++++ <b>Other</b> +++++ Ostalo	<Othr>		
	[1..1]	M	+++++ <b>Identification</b> +++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	+++++ <b>Scheme Name</b> +++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]}	M	+++++ <b>Code</b> +++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]}	M	+++++ <b>Proprietary</b> +++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	+++++ <b>Issuer</b> +++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or [1..1]}	M	+++++ <b>Private Identification</b> +++++ Privatna identifikacija	<PrvtId>		Podaci iz polja 2.57 ili 2.87 iz poruke pain.001
	{Or [0..1]}	O	+++++ <b>Date and Place of Birth</b> +++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	+++++ <b>Birth Date</b> +++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	+++++ <b>Province of Birth</b> +++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	+++++ <b>City of Birth</b>	<CityOfBirth>	Max35Text	

			+++++++ Grad rođenja		maxLength: 35 minLength: 1	
	[1..1]	M	<b>+++++++ Country of Birth</b> +++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or [0..1]	O	<b>+++++++ Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	<b>+++++++ Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]	M	<b>+++++++ Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.40	[0..1]	O	<b>++++ Debtor</b> ++++ Platitelj	<Dbtr>		
	[1..1]	M	<b>++++ Name</b> ++++ Naziv platitelja	<Nm>	Max70Text maxLength: 70 minLength: 1	Podaci z polja 2.18 iz poruke pain.001
	[0..1]	O	<b>++++ Postal Address</b> ++++ Adresa platitelja	<PstlAdr>		
	[0..1]	O	<b>++++ Country</b> ++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	Podaci z polja 2.28 iz poruke pain.001
	[0..2]	O	<b>++++ Address Line</b> ++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	Podaci z polja 2.29 iz poruke pain.001
	[0..1]	O	<b>++++ Identification</b> ++++ Identifikacija	<Id>		

	{Or [1..1]}	M	<b>+++++++ Organisation Identification</b> +++++++Oznaka organizacije	<Orgld>		Podaci z polja 2.31 iz poruke pain.001
	{Or [0..1]}	O	<b>+++++++ BICOrBEI</b> +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or} [0..1]}	O	<b>+++++++ Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<ld>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]}	M	<b>+++++++ Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]}	M	<b>+++++++ Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or} [1..1]}	M	<b>+++++++ Private Identification</b> +++++++ Privatna identifikacija	<Prvtld>		Podaci z polja 2.32 iz poruke pain.001
	{Or [0..1]}	O	<b>+++++++ Date and Place of Birth</b> +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	<b>+++++++ Birth Date</b> +++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	<b>+++++++ Province of Birth</b> +++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	<b>+++++++ City of Birth</b> +++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	

	[1..1]	M	<b>+++++++ Country of Birth</b> +++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or [0..1]	O	<b>+++++++ Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	<b>+++++++ Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]	M	<b>+++++++ Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.41	[0..1]	O	<b>++++ Debtor Account</b> ++++ Račun platitelja	<DbtrAcct>		
	[1..1]	M	<b>++++ Identification</b> ++++ Identifikacija	<Id>		Podaci iz polja 2.36 iz poruke pain.001
	[1..1]	M	<b>++++ IBAN</b> ++++ IBAN	<IBAN>	IBAN2007Identifie r [A-Z]{2,2}[0- 9]{2,2}[0-9]{1,19}	
	[0..1]	O	<b>++++ Currency</b> ++++ Valuta transakcijskog računa	<Ccy>	ActiveOrHistori CurrencyCode [A-Z]{3,3}	Podaci iz polja 2.38 iz poruke pain.001
3.42	[0..1]	O	<b>++++ Debtor Agent</b> ++++ PPP platitelja	<DbtrAgt>		
	[1..1]	M	<b>++++ Financial Institution Identification</b> ++++ Oznaka PPU platitelja	<FinInstnId>		

	[0..1]	O	<b>++++++ BIC</b> ++++++ BIC	<BIC>	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Podaci iz polja 2.42 iz poruke pain.001.
3.44	[0..1]	O	<b>++++ Creditor Agent</b> ++++ PPP primatelja plaćanja	<CdtrAgt>		
	[1..1]	M	<b>+++++ Financial Institution Identification</b> +++++ Oznaka PPU primatelja	<FinInstnId>		
	[0..1]	O	<b>++++++ BIC</b> ++++++ BIC	<BIC>	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Podaci iz polja 2.96 iz poruke pain.001.
	[0..1]	O	<b>+++++ Clearing System Member Identification</b> +++++ Identifikacijska oznaka sudionika klirinškog sustava	<ClrSysMmbld>		Podaci iz polja 2.96 iz poruke pain.001.
	[1..1]	M	<b>+++++ Member Identification</b> +++++ Identifikacijska oznaka sudionika	<Mmbld>	Max35Text maxLength: 35 minLength:1	
	[0..1]	O	<b>+++++ Name</b> +++++ Naziv PPU primatelja	<Nm>	Max70Text maxLength: 70 minLength: 1	Podaci iz polja 2.96 iz poruke pain.001.
	[0..1]	O	<b>+++++ Postal Address</b> +++++ Adresa PPU primatelja	<PstlAdr>		Podaci iz polja 2.96 iz poruke pain.001.
	[0..1]	O	<b>+++++ Country</b> +++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	
	[0..2]	O	<b>+++++ Address Line</b> +++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	
3.46	[1..1]	M	<b>++++ Creditor</b> ++++ Primatelj plaćanja	<Cdtr>		
	[1..1]	M	<b>++++ Name</b>	<Nm>	Max70Text	Podaci iz polja 2.99 iz poruke

			+++++ Naziv primatelja plaćanja		maxLength: 70 minLength: 1	pain.001.
	[0..1]	O	<b>+++++ Postal Address</b> +++++ Adresa primatelja	<PstlAdr>		
	[0..1]	O	<b>+++++ Country</b> +++++ Država	<Ctry>	CountryCode [A-Z]{2,2}	Podaci iz polja 2.109 iz poruke pain.001.
	[0..2]	O	<b>+++++ Address Line</b> +++++ Adresna linija	<AdrLine>	Max70Text maxLength: 70 minLength: 1	Podaci iz polja 2.110 iz poruke pain.001.
	[0..1]	O	<b>+++++ Identification</b> +++++ Identifikacija	<Id>		
	{Or [1..1]}	M	<b>+++++ Organisation Identification</b> +++++ Oznaka organizacije	<OrgId>		Podaci iz polja 2.112 iz poruke pain.001.
	{Or [0..1]}	O	<b>+++++ BICorBEI</b> +++++ BIC ili BEI	<BICorBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or [0..1]	O	<b>+++++ Other</b> +++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++ Identification</b> +++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++ Scheme Name</b> +++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]}	M	<b>+++++ Code</b> +++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]	M	<b>+++++ Proprietary</b> +++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 70 minLength: 1	
	[0..1]	O	<b>+++++ Issuer</b> +++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or	M	<b>+++++ Private Identification</b>	<PrvtId>		Podaci iz polja 2.113 iz poruke

	[1..1]		+++++++ Privatna identifikacija			pain.001.
	{Or [0..1]	O	+++++++ <b>Date and Place of Birth</b> +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	+++++++ <b>Birth Date</b> +++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	+++++++ <b>Province of Birth</b> +++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	+++++++ <b>City of Birth</b> +++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	+++++++ <b>Country of Birth</b> +++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or [0..1]	O	+++++++ <b>Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	+++++++ <b>Identification</b> +++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	+++++++ <b>Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	+++++++ <b>Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]	M	+++++++ <b>Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	+++++++ <b>Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
3.47	[0..1]	O	++++ <b>Creditor Account</b> ++++ Račun primatelja plaćanja	<CdtrAcct>		
	[1..1]	M	++++ <b>Identification</b> ++++ Identifikacija	<Id>		

	{Or [1..1]}	M	<b>++++++ IBAN</b> ++++++ IBAN	<IBAN>	IBAN2207Identifier [A-Z]{2,2}[0-9]{2,2}[0-9]{1,19}	Podaci iz polja 2.116 iz poruke pain.001
	Or [1..1]}	M	<b>++++++ Other</b> ++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<Id>	Max34Text maxLength: 34 minLength: 1	Podaci iz polja 2.116 iz poruke pain.001
3.48	[0..1]	O	<b>++++ Ultimate Creditor</b> ++++ Krajnji primatelj	<UltmtCdtr>		
	[0..1]	O	<b>+++++ Name</b> +++++ Naziv krajnjeg primatelja	<Nm>	Max70Text maxLength: 70 minLength: 1	Podaci iz polja 2.118 iz poruke pain.001
	[0..1]	O	<b>+++++ Identification</b> +++++ Identifikacija	<Id>		
	{Or [1..1]}	M	<b>+++++ Organisation Identification</b> +++++ Oznaka organizacije	<OrgId>		Podaci iz polja 2.121 iz poruke pain.001
	{Or [0..1]}	O	<b>+++++++ BICOrBEI</b> +++++++ BIC ili BEI	<BICOrBEI>	AnyBICIdentifier [A-Z]{6,6}[A-Z0-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	
	Or [0..1]	O	<b>+++++++ Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]}	M	<b>+++++++ Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or [1..1]	M	<b>+++++++ Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35	



					minLength: 1	
	[0..1]	O	<b>+++++++ Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	
	Or} [1..1]	M	<b>+++++++ Private Identification</b> +++++++ Privatna identifikacija	<PrvtId>		Podaci iz polja 2.122 iz poruke pain.001
	{Or [0..1]	O	<b>+++++++ Date and Place of Birth</b> +++++++ Datum i mjesto rođenja	<DtAndPlcOfBirth>		
	[1..1]	M	<b>+++++++ Birth Date</b> +++++++ Datum rođenja	<BirthDt>	ISODate	
	[0..1]	O	<b>+++++++ Province of Birth</b> +++++++ Županija rođenja	<PrvcOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	<b>+++++++ City of Birth</b> +++++++ Grad rođenja	<CityOfBirth>	Max35Text maxLength: 35 minLength: 1	
	[1..1]	M	<b>+++++++ Country of Birth</b> +++++++ Zemlja rođenja	<CtryOfBirth>	CountryCode [A-Z]{2,2}	
	Or} [0..1]	O	<b>+++++++ Other</b> +++++++ Ostalo	<Othr>		
	[1..1]	M	<b>+++++++ Identification</b> +++++++ Identifikacija	<Id>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Scheme Name</b> +++++++ Naziv Sheme	<SchmeNm>		
	{Or [1..1]	M	<b>+++++++ Code</b> +++++++ Kod	<Cd>	Code maxLength: 4 minLength: 1	
	Or} [1..1]	M	<b>+++++++ Proprietary</b> +++++++ Vlastita oznaka	<Prtry>	Max35Text maxLength: 35 minLength: 1	
	[0..1]	O	<b>+++++++ Issuer</b> +++++++ Izdavatelj	<Issr>	Max35Text maxLength: 35 minLength: 1	

