



Transactions Data Model and Account Statements for Version 2.0 of the openFinance API Framework

Version 1.0
16 November 2022

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¹ The openFinance Taskforce brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

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1 Introduction

1.1 Background on Payment Requirements in the openFinance API

The NextGenPSD2 API in version 1.3.x has been driven by core PSD2 implementations, cp. [XS2A-IG]. Some of the running change requests intend now to extend the functional scope of the API when transforming the regulatory driven NextGenPSD2 API into the openFinance API by extending the API by new services and extended functionality of existing services.

A major banking item for review is the transaction report data modelling. The usage of the model within all European jurisdictions have shown that ASPSP online channels offer a deeper structured data model to support the different domestic payment types and banking business use cases then expected at first place. Hence, a new transaction data model needs to be agreed to yield a uniform transaction data model all over Europe.

Further requirements are stemming from change requests on not only offering transaction reports in analogy to online channels, but also to offer full account statements as premium services. In addition, further requirements are introduced by new payment related services as described in [oFA-IG-RTP] or the further need also to use the same APIs for corporates, i.e. to support also multi account statement endpoints defined in JSON.

The following detailed proposal for a transaction report and account statement structure is based on the same basic modelling as the payment model approach confirmed by the openFinance Taskforce in [oFA-PDMV2]. It is taking into account the structured data types as they have been already used for domestic AIS functionality and develops the full transaction data model in analogy.

Note: The differentiation of data types on second level, as provided in [oFA-PDMV2] for payment data submission is not needed: On report level, the full data model can be used in all places, since most of the data attributes are optional anyhow. Thus, the model allows the ASPSP a flexible implementation.

1.2 Document Structure

In Section 2, this document first gives an overview on the new transaction report data model as supported in the openFinance API under the endpoint `/v2/accounts/{accountId}/transactions`. Section 3 then addresses the definition of the data model for new endpoints `v2/accounts/{accountId}/statements`, resp. a new global endpoint `v2/account-statements`.

In Section 4 of this document data attributes are introduced which are deduced from the Payment Data Model V2 (cp. [oFA-PDMV2]), and which are shared by the data models referred to above.

1.3 Document History

Version	Date	Changes
0.9	01 July 2022	Final draft for public market consultation.
1.0	16 November 2022	Endorsed for publication by the openFinance Taskforce

2 Transaction Data Structure

The transaction data type is migrated from NextGenPSD2 API v 1.3.x to openFinance API v2 as follows. The major changes are that parties related to the transaction can be provided in more detail and that some more details have been changed, e.g. in remittance information data structure definitions. Attributes with changes relative to v 1.3.x are marked in **yellow**.

2.1 Transactions

Attribute	Type	Condition	Description
transactionId	String	Optional	Can be used as access-ID in the API, where more details on a transaction is offered. If this data attribute is provided this shows that the AIS can get access on more details about this transaction using the GET Transaction Details Request.
entryReference	Max35Text	Optional	Is the identification of the transaction as used e.g. for reference for delta function on application level. The same identification as for example used within camt.05x messages.
batchIndicator	Boolean	Optional	If this indicator equals <code>true</code> , then the related entry is a batch entry.
batchNumberOf Transactions	Integer	Conditional	Shall be used if and only if the <code>batchIndicator</code> is contained and equals <code>true</code> .
references	References	Optional	Might contain the payment identification attributes <code>endToEndId</code> as well as the new UETR field. In addition it is including <code>accountServicerReference</code> , <code>mandateId</code> , <code>checkId</code> (all level 1 fields in V1.3.x).
localInstrumentCode	Local Instrument Code	{Or Optional}	User community specific instrument as a code provided by ISO20022.
localInstrument Proprietary	Max35Text	Or Optional}	User community specific instrument as a proprietary attribute.

Attribute	Type	Condition	Description
bookingDate	ISODate	Optional	The Date when an entry is posted to an account on the ASPSPs books.
valueDate	ISODate	Optional	Date at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date.
transactionAmount	Amount	Mandatory	The amount of the transaction or batch as billed to the account.
currencyExchange	Array of Report Exchange Rate	Optional	
amountDetails	Amount Details	Optional	Additional information to the transaction amount.
interbankSettlementDate	ISODate	Optional	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
cardTransaction	Card Transaction	Optional	Card transaction details in case of an underlying card transaction.
creditor	Party Description	Optional	Name and potentially an identification of the creditor if a "Debited" transaction
creditorAccount	Account Reference	Conditional	Account of the payee.
creditorAgent	Agent Description1	Optional	Proprietary identifications might be provided under financialInstitutionId/other
ultimateCreditor	Party Description4	Optional	Only name and identification is supported for now for this party.

Attribute	Type	Condition	Description
debtor	Party Description	Optional	Name and potentially an identification of the debtor if a "Credited" transaction
debtorAccount	Account Reference	Conditional	
debtorAgent	Agent Description1	Optional	Proprietary identifications might be provided under financialInstitutionId/other
ultimateDebtor	Party Description4	Optional	
remittanceInformationUnstructured	Array of Max140Text	Optional	
remittanceInformationStructured	Array of Remittance	Optional	
entryDetails	Array of Entry Details	Optional	Might be used by the ASPSP to transport details about transactions within a batch.
additionalTransactionInformation	Max500Text	Optional	Might be used by the ASPSP to transport additional transaction related information to the PSU
additionalInformationStructured	Structured Additional Information	Conditional	Is used if and only if the bookingStatus entry equals "information". Every active standing order related to the dedicated payment account result into one entry. Each received RTP result into one entry.
additionalTransactionInformationStructured	Structured Additional Transaction Information	Optional	Data about the transactional process of submission, authorisation and/or cancellation of the underlying payment.

Attribute	Type	Condition	Description
purposeCode	Purpose Code	Optional	
bank TransactionCode	Bank Transaction Code	Optional	<p>Bank transaction code as used by the ASPSP and using the sub elements of this structured code defined by ISO20022.</p> <p>For standing order reports the following codes are applicable:</p> <p>"PMNT-ICDT-STDO" for credit transfers,</p> <p>"PMNT-IRCT-STDO" for instant credit transfers</p> <p>"PMNT-ICDT-XBST" for cross-border credit transfers</p> <p>"PMNT-IRCT-XBST" for cross-border real time credit transfers and</p> <p>"PMNT-MCOP-OTHR" for specific standing orders which have a dynamical amount to move left funds e.g. on month end to a saving account</p>
bank TransactionCodeProprietary	Max35Text	Optional	<p>proprietary bank transaction code as used within a community or within an ASPSP e.g. for MT94x based transaction reports. Renaming of the attribute to adapt to statements.</p>
balanceAfter Transaction	Balance	Optional	<p>This is the balance after this transaction. Recommended balance type is interimBooked.</p>
_links	Links	Optional	<p>The following links could be used here:</p> <p>transactionDetails for retrieving details of a transaction.</p>

2.2 Entry Details

This data type describe entry details of a batch booking entry. The details are restricted to data attributes relevant in this case.

Attribute	Type	Condition	Description
references	References	Optional	might contain the endToEndId as well as the new UETR field
creditor	Party Description	Optional	Name and potentially an identification of the creditor if a "Debited" transaction
transactionAmount	Amount	Mandatory	The amount of the transaction as billed to the account.
currencyExchange	Array of Report Exchange Rate	Optional	
creditorAccount	Account Reference	Conditional	
creditorAgent	Agent Description1	Optional	Proprietary identifications might be provided under financialInstitutionId/other
ultimateCreditor	Party Description4	Optional	
debtor	Party Description	Optional	Name and potentially identification of the debtor if a "Credited" transaction
debtorAccount	Account Reference	Conditional	
debtorAgent	Agent Description1	Optional	Proprietary identifications might be provided under financialInstitutionId/other
ultimateDebtor	Party Description4	Optional	
remittanceInformationUnstructured	Array of Max140Text	Optional	

Attribute	Type	Condition	Description
remittanceInformationStructured	Array of Remittance	Optional	
purposeCode	Purpose Code	Optional	

2.3 References

Attribute	Type	Condition	Description
accountServicerReference	Max35Text	Optional	
instructionId	Max35Text	Optional	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
endToEndId	Max35Text	Optional	
uetr	UUID	Optional	Universally unique identifier to provide an end-to-end reference of a payment transaction. It is recommended to use time-based version (version 1) and variant 8,9,a or b of the UUID as defined in [RFC4122] for UUID fields such as uetr.
mandateId	Optional	Optional	direct debit related mandate.
checkNumber	Max35Text	Optional	

2.4 Amount Details

Attribute	Type	Condition	Description
instructedAmount	Amount and Exchange Details	Optional	
transactionAmount	Amount and Exchange Details	Optional	

Example:

```
"amountDetails":
  {
    "instructedAmount" :
      {
        "currency": "DEK",
        "amount": "123.50",
        "sourceCurrency": "DKK",
        "targetCurrency": "EUR",
        "exchangeRate": "7.47",
      },
    "transactionAmount" :
      {
        "currency": "EUR",
        "amount": "16.53",
        "sourceCurrency": "DKK",
        "targetCurrency": "EUR",
        "exchangeRate": "7.60",
      }
  }
}
```

2.5 Amount and Exchange Details

Attribute	Type	Condition	Description
currency	Currency Code	Mandatory	ISO 4217 Alpha 3 currency code
amount	String	Mandatory	The amount given with fractional digits, where fractions must be compliant to

Attribute	Type	Condition	Description
			<p>the currency definition. Up to 14 significant figures. Negative amounts are signed by minus.</p> <p>The decimal separator is a dot.</p> <p>Example: Valid representations for EUR with up to two decimals are:</p> <ul style="list-style-type: none"> • 1056 • 5768.2 • -1.50 • 5877.78
sourceCurrency	Currency Code	Optional	Currency from which an amount is to be converted in a currency conversion.
exchangeRate	String	Optional	<p>Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</p> <p>Note: If this field is present, then also the field sourceCurrency must be provided.</p>
unitCurrency	Currency Code	Optional	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1EUR = xxxCUR, the unit currency is EUR.
targetCurrency	Currency Code	Optional	Currency into which an amount is to be converted in a currency conversion.
quotationDate	ISODate	Optional	Date at which an exchange rate is quoted.
contractId	String	Optional	Unique identification to unambiguously identify the foreign exchange contract.

2.6 Card Transaction

Attribute	Type	Condition	Description
card	Card Type	Optional	
transaction	Card Transaction Details	Optional	

2.7 Card Type

Attribute	Type	Condition	Description
cardBrand	Max35Text	Optional	
maskedPAN	Max30Text	Optional	
cardHolderName	Max45Text	Optional	

2.8 Card Transaction Details Type

Attribute	Type	Condition	Description
paymentContext	Payment Context Type	Optional	
sequenceNumber	Max35Text	Optional	
transactionDateTime	ISODateTime	Optional	

2.9 Payment Context Type

Attribute	Type	Condition	Description
cardPresent	Boolean	Optional	
cardDataEntryMode	Card Data Entry Mode	Optional	

2.10 Structured Additional Transaction Information

Attribute	Type	Condition	Description
transactionStatus	Transaction Status	Mandatory	
transactionCreated	User Entry	Optional	
transaction Authorised	Array of User Entry	Optional	
transaction Cancelled	Array of User Entry	Optional	

2.11 Structured Additional Information

Attribute	Type	Condition	Description
standingOrderDetails	Standing Order Details	{OR	Details of underlying standing orders.
rtpDetails	RTP Details	OR}	Details of underlying incoming RTPs

2.12 Standing Order Details

Attribute	Type	Condition	Description
startDate	ISODate	Mandatory	The first applicable day of execution starting from this date the first payment was/will be executed.
endDate	ISODate	Optional	The last applicable day of execution If not given, it is an infinite standing order.
executionRule	String	Optional	"following" or "preceding" supported as values. This data attribute defines the behavior when a transaction date resulting from a standing order falls on a weekend or bank

Attribute	Type	Condition	Description
			holiday. The payment is then executed either the "preceding" or "following" working day.
withinAMonthFlag	Boolean	Optional	<p>This element is only used in case of frequency equals "Monthly".</p> <p>If this element equals false it has no effect. If this element equals true, then the execution rule is overruled if the day of execution would fall into a different month using the execution rule.</p> <p>Example: executionRule equals "preceding", dayOfExecution equals "02" and the second of a month is a Sunday. In this case, the transaction date would be on the last day of the month before. This would be overruled if withinAMonthFlag equals true and the payment is processed on Monday the third of the Month.</p> <p>Remark: This attribute is rarely supported in the market.</p>
frequency	Frequency Code	Mandatory	The frequency of the recurring payment resulting from this standing order.
monthsOfExecution	Array of Max2Text	Conditional	<p>The format is following the regular expression $\backslash d\{1,2\}$. The array is restricted to 11 entries. The values contained in the array entries shall all be different and the maximum value of one entry is 12.</p> <p>This attribute is contained if and only if the frequency equals "MonthlyVariable".</p> <p>Example: An execution on January, April and October each year is addressed by ["1", "4", "10"].</p>
multiplicator	Numerical	Optional	This is multiplying the given frequency resulting the exact frequency, e.g.

Attribute	Type	Condition	Description
			<p>Frequency=weekly and multiplicator=3 means every 3 weeks.</p> <p>Remark: This attribute is rarely supported in the market.</p>
dayOfExecution	Max2Text	Optional	<p>"31" is ultimo.</p> <p>The format is following the regular expression <code>\d{1,2}</code>.</p> <p>Example: The first day is addressed by "1".</p> <p>The date is referring to the time zone of the ASPSP.</p>
limitAmount	Amount	Conditional	<p>Amount limit for fund skimming, e.g. skim all funds above this limit to savings account, i.e. typically a specific periodic payments with fixed remaining amount rather than fixed transaction amount. Amount may be zero as well as below zero, i.e. negative.</p> <p>Constraints: transactionAmount needs to be zero and bankTransactionCode needs to specify PMNT-MCOP-OTHR for fund skimming</p>

2.13 RTP Details

Attribute	Type	Condition	Description
paymentConditions	Payment Conditions	optional	Conditions for the execution of the payment.
creationDateTime	ISO-DateTime	optional	creationDateTime of the originator
requestedExpiryDateTime	ISO-DateTime	mandatory	Date and Time at which this request expires.
originatorPspld	Financial Institution	Optional	Originator payment service provider in case of indirect participation regarding a

Attribute	Type	Condition	Description
	Identifica- tion		related API Access Scheme or bilateral contract

3 Statements

This data structure is mainly following the statement format resulting from ISO20022, Bank-to-Customer Cash Management – Maintenance 2020 – 2021. Attributes, where the description is missing, are following the definitions in ISO20022. For the definitions in this section, attributes which are not supported yet in this release, but are generally available in ISO20022 are marked by grey colour.

The following new calls are defined:

Call

```
GET /accounts/{accountId}/statements
```

This call retrieves the statement related to the addressed account.

Call

```
GET /account-statements
```

This call retrieves statements for all accounts that the PSU has access to under the related PSU-ID.

In the following, only the response body is defined. Response headers will be openFinance API standard headers.

Response Body

Attribute	Type	Condition	Description
messageId	Max35Text	Mandatory	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.
creationDateTime	ISO-DateTime	Mandatory	Date and time at which the message was created.
messageRecipient	Party Identification	Optional	Party authorised by the account owner to receive information about movements on the account.
pageNumber	Integer	Optional	Page number.
lastPageIndicator	Boolean	Optional	Indicates the last page.
statement	Array of Statement	Mandatory	Usage Rule:

Attribute	Type	Condition	Description
			<p>For /accounts/{account-id}/statements only a single statement element will be provided.</p> <p>For /account-statements there will be one statement element for each account which is addressable by the PSU under the related consent.</p>

The overall structure of a JSON statement is as follows:

- Statement (Array, one array element for every account)
 - Characteristics of the statement like pageNumbers, account, balance and interest etc.
 - Entry (Array: List of legal booking entries)
 - Characteristics of the booking entry
 - Entry Details (additional information for every entry, in deviation to ISO20022 this is **not** an array.)
 - Batch: only contained if the entry is a batch
 - Transaction Details (Array, more than one element only if the entry is a batch)

NOTE: The processing of multi-bulks within one booking is not supported.

3.1 Statement

Attribute	Type	Condition	Description
identification	Max35Text	Mandatory	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.
pageNumber	Integer	Optional	Page Number.
lastPageIndicator	Boolean	Optional	Indicates the last page.
electronicSequence Number	Integer	Optional	<p>Sequential number of the statement, as assigned by the account servicer.</p> <p>Usage: The sequential number is increased incrementally for each statement sent electronically.</p>

Attribute	Type	Condition	Description
legalSequenceNumber	Integer	Optional	Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.
creationDateTime	ISO-DateTime	Optional	Date and time at which the statement was created.
fromDateTime	ISO Date Time	Optional	Date and time at which the period starts. Remark: The value 00:00:00 should be used for expressing that only the date is relevant
toDateTime	ISO Date Time	Optional	Date and time at which the period ends Remark: The value 24:00:00 should be used for expressing that only the date is relevant.
account	Account Reference4	Mandatory	Unambiguous identification of the account to which credit and debit entries are made.
relatedAccount	Account Reference	Optional	Identifies the parent account of the account, for which the statement has been issued.
interest	Array of Account Interest	Optional	Provides general interest information that applies to the account at a particular moment in time.
balance	Array of Balance2	Mandatory	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.
transactionSummary			
entry	Array of Entry	Mandatory	One array element specifies an entry in the report.

3.2 Account Reference4

Attribute	Type	Condition	Description
iban	IBAN	{OR	
bban	BBAN	OR	This data element is used for payment accounts which have no IBAN.
pan	Max35Text	OR	Primary Account Number (PAN) of a card, can be tokenised by the ASPSP due to PCI DSS requirements.
maskedPan	Max35Text	OR	Primary Account Number (PAN) of a card in a masked form.
msisdn	Max35Text	OR	An alias to access a payment account via a registered mobile phone number.
other	Other Identification	OR}	An alias with a proprietary coding
typeCode	Cash Account Type	{Or - Optional	
typeProprietary	Max35Text	Or - Optional}	
currency	Currency Code	Mandatory	ISO 4217 Alpha 3 currency code
name	Max70Text	Optional	Name of the account
proxy	Proxy Account Identification	Conditional	
owner	Party Description2	Optional	
servicer	Financial Institution Identification 2	Optional	

```

"account":{
  "iban" : "DE62210500001234567890",
  "typeCode" : "CACC",
  "currency" : "EUR",
  "owner" : {
    "name" : "Name Kontoinhaber",
    "postalAddress" : {
      "streetName" : "Schlossallee",
      "postCode" : "53113",
      "townName" : "Bonn"
    }
  }
}

```

3.3 Status Code

The following codes of the ExternalEntryStatus1Code of ISO20022 are supported:

Code	Type	Description
BOOK	booked	<p>"Booked means that the transfer of money has been completed between account servicer and account owner.</p> <p>Usage: Status Booked does not necessarily imply finality of money as this depends on other factors such as the payment system used, the completion of the end-to-end transaction and the terms agreed between account servicer and owner.</p> <p>Status Booked is the only status that can be reversed."</p>
PNDG	pending	<p>"Booking on the account owner's account in the account servicer's ledger has not been completed.</p> <p>Usage: this can be used for expected items, or for items for which some conditions still need to be fulfilled before they can be booked. If booking takes place, the entry will be included with status Booked in subsequent account report or statement. Status Pending cannot be reversed."</p>
INFO	information	<p>Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.</p>

3.4 Financial Institution Identification 2

Attribute	Type	Condition	Description
bicfi	BICFI	optional	Code allocated to a financial institution.
name	Max140Text	optional	Name of the financial institution
postalAd- dress	Postal Ad- dress	Optional	Postal Address of the financial institu- tion.
other	Other Identi- fication	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.

3.5 Balance 2

Attribute	Type	Condition	Description
typeCode	Balance Code	Mandatory	short ISO Code
subType- Code	Balance Sub Code	Optional	ExternalBalanceSubtype1Code
creditLine	Array of Credit Line	Optional	
amount	Amount	Mandatory	
date	ISODate	{Or Optional	Indicates the date of the balance.
dateTime	ISO DateTime	Or Optional}	
availability	Array of Availability	Optional	

Example

```
"balance" : [ {
  "typeCode" : "PRCD",
  "amount" : {
    "currency" : "EUR",
    "amount" : "1120.72"
```

```

    },
    "date" : "2020-08-31"
  }, {
    "typeCode" : "CLBD",
    "amount" : {
      "currency" : "EUR",
      "amount" : "7994.04"
    },
    },
    "date" : "2020-08-31"
  } ]

```

3.6 Credit Line

Attribute	Type	Condition	Description
included	Boolean	Mandatory	
typeCode	Credit Line Type	{Or Optional	short ISO Code
typeProprietary	Max35Text	Or Optional}	
amount	Amount	Optional	amount of the credit line.
date	ISO Date	{Or Optional	Date of the credit line provided, when multiple credit lines may be provided.
dateTime	ISO DateTime	Or Optional}	Date/Time of the credit line provided, when multiple credit lines may be provided.

3.7 Availability

Attribute	Type	Condition	Description
number-OfDays	Integer	{Or	
actualDate	ISO Date	Or}	
amount	Amount	Mandatory	

3.8 Entry

The following shows differences with first level transaction data attributes, **green colour** shows attributes which are also used in the same way in transactions.

Attribute	Type	Condition	Description
entryReference	Max35Text	Optional	Unique reference for the entry.
amount	Amount	Mandatory	transactionAmount for transactions
reversalIndicator	Boolean	Optional	Indicates whether or not the entry is the result of a reversal.
statusCode	Status Code	Mandatory	Status of an entry on the books of the account servicer.
bookingDate	ISODate	{Or Optional	Date when an entry is posted to an account on the account servicer's books.
bookingDateTime	ISO-DateTime	Or Optional}	Date and time when an entry is posted to an account on the account servicer's books.
valueDate	ISODate	{Or Optional	Date at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.
valueDateTime	ISO-DateTime	Or Optional}	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.
accountServicerReference	Max35Text	Optional	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
availability	Array of Availability	Optional	
bankTransactionCode	Bank Transaction Code	Optional	Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Attribute	Type	Condition	Description
bankTransactionCode Proprietary	Max35Text	Optional	Set of proprietary defined elements used to fully identify the type of underlying transaction resulting in an entry.
bankTransaction- CodeIssuer	Max35Text	Optional	Issuer of the proprietary bank transaction code.
commissionWaver Indicator	Boolean	Optional	Indicates whether the transaction is exempt from commission.
additionalInformation Indicator	Additional In- formation In- dicator	Optional	Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings.
amountDetails	Amount De- tails2	Optional	Provides information on the original amount.
charges	Charges	Optional	Provides information on the charges, pre- advised or included in the entry amount.
technicalInfoChannel- Code	Info Channel Code	Optional	Channel used to technically input the in- struction related to the entry.
interest	Transaction Interest	Optional	Provides details of the interest amount in- cluded in the entry amount.
cardTransaction	Card Trans- action	Optional	Provides details of the card transaction in- cluded in the entry amount, when globalised by the account servicer.
additionalEntryInfor- mation	Max500Text	Optional	gibt es nicht bei Transactions
entryDetails	Entry De- tails2	Optional	NOTE: Deviation from ISO20022, since Ar- ray is never used.

3.9 Entry Details2

Attribute	Type	Condition	Description
batch	Batch Information	Optional	Provides details on batched transactions.
transactionDetails	Array of Transaction Detail	Optional	Provides information on the underlying transaction(s).

3.10 Batch Information

Attribute	Type	Condition	Description
messageld	Max35Text	Optional	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions.
paymentInformationId	Max35Text	Optional	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
numberOfTransactions	Integer	Optional	Number of individual transactions included in the batch.
totalAmount	Amount	Optional	Total amount of money reported in the batch entry.

```
"entry" : [ {
  "entryReference" : "aaaaaa",
  "amount" : {
    "currency" : "EUR",
    "amount" : "100.00"
  },
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-RCDT-ESCT",
  "bankTransactionCodeProprietary" : "166",
```

```
"bankTransactionCodeProprietaryIssuer" : "DK",
"additionalEntryInformation" : "SEPA GUTSCHRIFT",
"entryDetails" : [ {
  "transactionDetails" : [ {
    "references" : {
      "endToEndId" : "Ende-zu-Ende-Id des Ueberweisenden"
    },
    "amount" : {
      "currency" : "EUR",
      "amount" : "100.00"
    },
    "bankTransactionCode" : "PMNT-RCDT-ESCT",
    "bankTransactionCodeProprietary" : "NTRF+166",
    "bankTransactionCodeProprietaryIssuer" : "DK",
    "relatedParties" : {
      "debtor" : {
        "party" : {
          "name" : "Herr Überweisender"
        }
      },
      "debtorAccount" : {
        "iban" : "DE21500500001234567897"
      },
      "creditor" : {
        "party" : {
          "name" : "Herr Kontoinhaber"
        }
      }
    },
    "relatedAgents" : {
      "debtorAgent" : {
        "financialInstitutionId" : {
          "bicfi" : "SKUEDEFFXXX"
        }
      },
      "creditorAgent" : {
        "financialInstitutionId" : {
          "bicfi" : "BANKDEFFXXX"
        }
      }
    },
    "purposeCode" : "GDDS",
    "remittanceInformationUnstructured" : [ "Rechnungsnr. 4711 vom
20.08.2020" ]
  } ]
}
```



```

    } ]
}

```

3.11 Additional Information Indicator

Attribute	Type	Condition	Description
messageNameId	Max35Text	Optional	Specifies the message name identifier of the message that will be used to provide additional details.
messageId	Max35Text	Optional	Specifies the identification of the message that will be used to provide additional details.

3.12 Transaction Interest

Attribute	Type	Condition	Description
totalInterestAndTaxAmount	Amount	Optional	
record	Array of Interest Record	Optional	

3.13 Interest Record

Attribute	Type	Condition	Description
amount	Amount	Mandatory	
typeCode	Interest Type	Optional	InterestType1code
rate	Rate	Optional	
fromDateTime	ISO-DateTime	Optional	
toDateTime	ISO-DateTime	Optional	

Attribute	Type	Condition	Description
reason	Max35Text	Optional	
tax	Tax	Optional	

3.14 Account Interest

Attribute	Type	Condition	Description
typeCode	Interest Type Code	{Or Optional}	INDY for Intraday interest OVRN Overnight for overnight interest as the only permitted codes.
typeProprietary	Max35Text	Or Optional}	
rate	Array of Rate	Optional	
fromDateTime	ISODate Time	Optional	
toDateTime	ISODate Time	Optional	
reason	Max35Text	Optional	specifies the reason for the interest
tax	Tax	Optional	

Example

```
"interest": [
  {"type": "OVRN",
   "rate": [
     {"typePercentage": 5.2,
      "validityRange":
        {"toAmount": {
          "boundaryAmount": {"currency": "EUR", "amount": "-10.000"}
          "included": false}
        },
     {"typePercentage": 4.2,
```

```

    "validityRange": "fromToAmount":{
      "fromAmount": {
        "boundaryAmount": {"currency": "EUR", "amount": "-
10.000"},
        "included": true}
      "toAmount": {
        "boundaryAmounts": {"currency": "EUR", "amount": "0"},
        "included":false}
    }
  ]

```

3.15 Rate

Attribute	Type	Condition	Description
typePercentage	Percentage Rate	{Or Optional}	
typeOther	Max35Text	Or Optional}	
validityRange	Amount Range	Optional	Amount range, where the interest rate is applicable.

3.16 Amount Range

Attribute	Type	Condition	Description
fromAmount	Boundary Amount	{Or	
toAmount	Boundary Amount	Or	
fromToAmount	FromTo Amount Range	Or	
equalAmount	Amount	Or	
notEqualAmount	Amount	Or}	

3.17 FromTo Amount Range

Attribute	Type	Condition	Description
fromAmount	Boundary Amount	Mandatory	
toAmount	Boundary Amount	Mandatory	

3.18 Boundary Amount

Attribute	Type	Condition	Description
boundaryAmount	Amount	Mandatory	
included	Boolean	Mandatory	

3.19 Amount Details2

Attribute	Type	Condition	Description
instructedAmount	Amount and Exchange Details	Optional	
transactionAmount	Amount and Exchange Details	Optional	
counterValueAmount	Amount and Exchange Details	Optional	
announcedPosting Amount	Amount and Exchange Details	Optional	

Remark: Proprietary Amount is not supported.

3.20 Charges

Attribute	Type	Condition	Description
totalChargesAndTaxAmount	Amount	Mandatory	
record	Array of Charges Record	Optional	

3.21 Charges Record

Attribute	Type	Condition	Description
amount	Amount	Mandatory	
chargesIncludedIndicator	Boolean	Optional	Indicates whether the charge should be included in the amount or is added as pre-advice.
typeCode	Charge Type	Optional	ExternalChargeType1code
rate	Percentage Rate	Optional	
bearer	Bearer Code	Optional	ChargeBearerType1Code
agent	Agent Description	Optional	
tax	Tax	Optional	

3.22 Tax

Attribute	Type	Condition	Description
identification	Max35Text	Optional	
rate	Percentage Rate	Optional	
amount	Amount	Optional	

3.23 Transaction Detail

Attribute	Type	Condition	Description
references	References2	Optional	Might contain the payment identification attributes endToEndId as well as the new UETR field. In addition it is including e.g. accountServicerReference, mandateId, checkNumber
amount	Amount	Mandatory	transactionAmount for transactions
amountDetails	Amount Details2	Optional	
availability	Array of Availability	Optional	
bankTransactionCode	Bank Transaction Code	Optional	
bankTransactionCodeProprietary	Max35Text	Optional	
bankTransactionCodeIssuer	Max35Text	Optional	Issuer of the proprietary bank transaction code.
bankTransactionCodeProprietaryIssuer	Max35Text	Optional	Issuer of the proprietary bank transaction code.
charges	Charges	Optional	
interest	Transaction Interest	Optional	
relatedParties	Related Parties	Optional	
relatedAgents	Related Agents	Optional	
localInstrumentCode	Local Instrument Code	{Or Optional	

Attribute	Type	Condition	Description
localInstrumentProprietary	Max35Text	Or Optional}	
purposeCode	Purpose Code	Optional	
relatedRemittanceInformation	Array of Related Remittance	Optional	Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.
remittanceInformationUnstructured	Array of Max140Text	Optional	
remittanceInformationStructured	Array of Remittance2	Optional	
relatedDates	Related Dates	Optional	
relatedPrice	Related Price	Optional	
relatedQuantities	Array of Related Quantity		Set of elements used to identify the related quantities, such as securities, in the underlying transaction.
financialInstrumentId	Financial Instrument Identification	Optional	
tax			
returnInformation	Payment Return Reason	Optional	
corporateAction	Corporate Action	Optional	
safekeepingAccount	Safekeeping Account	Optional	
cashDeposit	Array of Cash Deposit	Optional	

Attribute	Type	Condition	Description
cardTransaction	Card Transaction	Optional	
additionalTransactionInformation	Max500Text	Optional	

3.24 References2

Attribute	Type	Condition	Description
messageId	Max35Text	Optional	
accountServicerReference	Max35Text	Optional	
paymentInformationId	Max35Text	Optional	
instructionId	Max35Text	Optional	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
endToEndId	Max35Text	Optional	
uetr	UUID	Optional	Universally unique identifier to provide an end-to-end reference of a payment transaction. It is recommended to use time-based version (version 1) and variant 8,9,a or b of the UUID as defined in [RFC4122] for UUID fields such as uetr.
transactionId	Max35Text	Optional	
mandateId	Max35Text	Optional	direct debit related mandate.
checkNumber	Max35Text	Optional	
clearingSystemReference	Max35Text	Optional	Unique reference as defined by clearing system.

Attribute	Type	Condition	Description
accountOwner-TransactionId	Max35Text	Optional	Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account).
accountServicerTransactionId	Max35Text	Optional	Unambiguous identification of the securities transaction as known by the securities account servicer.
marketInfrastructureTransactionId	Max35Text	Optional	Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.
processingId	Max35Text	Optional	Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure.

3.25 Related Parties

Attribute	Type	Condition	Description
initiatingParty	Party Description	{Or	
initiatingPartyAgent	Agent Description	Or}	
debtor	Party Description	{Or	
debtorAgent	Agent Description	Or}	
debtorAccount	Account Reference		
ultimateDebtor	Party Description	{Or	

Attribute	Type	Condition	Description
ultimateDebtorAgent	Agent Description	Or}	
creditor	Party Description	{Or	
creditorAgent	Agent Description	Or}	
creditorAccount	Account Reference	Optional	
ultimateCreditor	Party Description	{Or	
ultimateCreditorAgent	Agent Description	Or}	
tradingParty	Party Description	{Or	
tradingPartyAgent	Agent Description	Or}	

3.26 Related Agents

Attribute	Type	Condition	Description
instructingAgent	Agent Description	Optional	
instructedAgent	Agent Description	Optional	
debtorAgent	Agent Description	Optional	
creditorAgent	Agent Description	Optional	
intermediaryAgent1	Agent Description	Optional	

Attribute	Type	Condition	Description
intermediaryAgent2	Agent Description	Optional	
intermediaryAgent3	Agent Description	Optional	
receivingAgent	Agent Description	Optional	
deliveringAgent	Agent Description	Optional	
issuingAgent	Agent Description	Optional	
settlementPlace	Agent Description	Optional	

3.27 Related Remittance

Attribute	Type	Condition	Description
remittanceIdentification	Max35Text	Optional	
remittanceLocationDetails	Array of Remittance Location	Optional	Set of elements used to provide information on the location and/or delivery of the remittance information

3.28 Remittance Location

Attribute	Type	Condition	Description
method	Method Code	Mandatory	
electronicAddress	Max2048Text	Option	Electronic address to which an agent is to send the remittance information.
postalAddress	Party Description2	Optional	

3.29 Method Code

Code	Name	Description
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

3.30 Remittance2

Attribute	Type	Condition	Description
referredDocumentInformation	Array of Referred Document Information	Optional	Set of elements used to identify the documents referred to in the remittance information.
referredDocumentAmount	Remittance Amount	Optional	
creditorReferenceInformation	Creditor Reference Information	Optional	Reference information provided by the creditor to allow the identification of the underlying documents.

Attribute	Type	Condition	Description
invoicer	Party Description	Optional	
invoice	Party Description	Optional	
taxRemittance		Optional	
garnishmentRemittance		Optional	
additionalRemittanceInformation	Array of Max140Text	Optional	Additional information to be displayed to the PSU e.g. within authorisation processes. This will not be used in related interbank payments.

3.31 Related Dates

Attribute	Type	Condition	Description
acceptanceDateTime	ISO-DateTime	Optional	
tradeActivityContractualSettlementDate	ISODate	Optional	
tradeDate	ISODate	Optional	
interbankSettlementDate	ISODate	Optional	
startDate	ISODate	Optional	
endDate	ISODate	Optional	
transactionDateTime	ISO-DateTime	Optional	

3.32 Related Price

Attribute	Type	Condition	Description
dealPriceTypeYielded	Boolean	{Or	
dealPriceTypeValueType	Price Value Type Code	Or	
dealPriceValueRate	Percentage Rate	Or	
dealPriceValueAmount	Amount	Or	
proprietary	Array of Proprietary Price	Or}	

3.33 Proprietary Price

Attribute	Type	Condition	Description
type	Max35Text	Mandatory	
price	Amount	Mandatory	

3.34 Related Quantities

Attribute	Type	Condition	Description
quantity	Quantity	{Or	
originalAndCurrentFaceAmount	Original and Current Face Amount	Or	
proprietary	Proprietary Quantity	Or}	

3.35 Quantity

Attribute	Type	Condition	Description
unit	Decimal-Number	{Or	
faceAmount	Amount	Or	
amortisedValue	Amount	Or}	

3.36 Original and Current Face Amount

Attribute	Type	Condition	Description
faceAmount	Amount	Mandatory	Quantity expressed as an amount representing the face amount, that is, the principal of a debt instrument.
amortisedValue	Amount	Mandatory	Quantity expressed as an amount representing the current amortised face amount of a bond, for example, a periodic reduction/increase of a bond's principal amount.

3.37 Proprietary Quantity

Attribute	Type	Condition	Description
type	Max35Text	Mandatory	
quantity	Max35Text	Mandatory	

3.38 Financial Instrument Identification

Attribute	Type	Condition	Description
isin	ISIN Identifier	optional	International Securities Identification Number (ISIN). A numbering system

Attribute	Type	Condition	Description
			designed by the United Nation's International Organisation for Standardisation (ISO).
otherId	Array of Other Identification	optional	
description	Max140Text	Optional	

3.39 Other Identification

Attribute	Type	Condition	Description
identification	Max35Text	Mandatory	
suffix	Max16Text	Optional	
typeCode	Financial Instrument Type Code	{Or	
typeProprietary	Max35Text	Or}	

3.40 Payment Return Reason

Attribute	Type	Condition	Description
originalBankTransactionCode	Bank Transaction Code	Optional	
originalBankTransactionCodeProprietary	Max35Text	Optional	
originalBankTransactionCodeIssuer	Max35Text	Optional	
originator	Party Description	Optional	

Attribute	Type	Condition	Description
reasonCode	Return Reason Code	{Or Optional}	ExternalReturnReason1Code
reasonProprietary	Max35Text	Optional Or}	
additionalInformation	Array Max105Text	Optional	

3.41 Corporate Action

Attribute	Type	Condition	Description
eventType	Max35Text	Mandatory	
eventid	Max35Text	Mandatory	

3.42 Safekeeping Account

Attribute	Type	Condition	Description
identification	Max35Text	Mandatory	
typed	4Text	Optional	
typeIssuer	Max35Text	Optional	
typeSchemeName	Max35Text	Optional	
name	Max70Text	Optional	

3.43 Cash Deposit

Attribute	Type	Condition	Description
noteDenomination	Amount	Mandatory	
numberNotes	Max15Text	Mandatory	Only numeric text.

Attribute	Type	Condition	Description
amount	Amount	Mandatory	

3.44 All over Example

```

{
  "messageId" : "27632364572",
  "creationDateTime" : "2020-08-31T19:30:47+01:00",
  "messageRecipient" : {
    "identification" : {
      "organisationId" : {
        "others" : [ {
          "identification" : "Nachrichten-Empfänger"
        } ]
      }
    }
  },
  "pageNumber" : "1",
  "lastPageIndicator" : true,
  "statements" : [ {
    "identification" : "2736482736482",
    "electronicSequenceNumber" : 101,
    "legalSequenceNumber" : 32,
    "creationDateTime" : "2020-08-31T17:30:47+01:00",
    "account" : {
      "iban" : "DE62210500001234567890",
      "typeCode" : "CACC",
      "currency" : "EUR",
      "owner" : {
        "name" : "Name Kontoinhaber",
        "postalAddress" : {
          "streetName" : "Schlossallee",
          "postCode" : "53113",
          "townName" : "Bonn"
        }
      }
    }
  },
  "servicer" : {
    "financialInstitutionId" : {
      "bicfi" : "BANKDEFFXXX",
      "other" : {
        "identification" : "DE123456789",
        "issuer" : "UnsStId"
      }
    }
  }
}

```

```
    }
  }
},
"balance" : [ {
  "typeCode" : "PRCD",
  "amount" : {
    "currency" : "EUR",
    "amount" : "1120.72"
  },
  "date" : "2020-08-31"
}, {
  "typeCode" : "CLBD",
  "amount" : {
    "currency" : "EUR",
    "amount" : "7994.04"
  },
  "date" : "2020-08-31"
} ],
"entry" : [ {
  "entryReference" : "aaaaaa",
  "amount" : {
    "currency" : "EUR",
    "amount" : "100.00"
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-RCDT-ESCT",
  "bankTransactionCodeProprietary" : "166",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "additionalEntryInformation" : "SEPA GUTSCHRIFT",
  "entryDetails" : [ {
    "transactionDetails" : [ {
      "references" : {
        "EndToEndId" : "Ende-zu-Ende-Id des Ueberweisenden"
      },
      "amount" : {
        "currency" : "EUR",
        "amount" : "100.00"
      },
      "bankTransactionCode" : "PMNT-RCDT-ESCT",
      "bankTransactionCodeProprietary" : "NTRF+166",
      "bankTransactionCodeProprietaryIssuer" : "DK",
      "relatedParties" : {
```

```
    "debtor" : {
      "party" : {
        "name" : "Herr Überweisender"
      }
    },
    "debtorAccount" : {
      "iban" : "DE21500500001234567897"
    },
    "creditor" : {
      "party" : {
        "name" : "Herr Kontoinhaber"
      }
    }
  },
  "relatedAgents" : {
    "debtorAgent" : {
      "financialInstitutionId" : {
        "bicfi" : "SKUEDEFFXXX"
      }
    },
    "creditorAgent" : {
      "financialInstitutionId" : {
        "bicfi" : "BANKDEFFXXX"
      }
    }
  },
  "purposeCode" : "GDDS",
  "remittanceInformationUnstructured" : [ "Rechnungsnr. 4711 vom
20.08.2020" ]
} ]
} ]
}, {
  "entryReference" : "bbbbbb",
  "amount" : {
    "currency" : "EUR",
    "amount" : "200.00"
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-ICDT-RRTN",
  "bankTransactionCodeProprietary" : "159",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "additionalEntryInformation" : "SEPA GUTSCHRIFT",
```

```
"entryDetails" : [ {
  "transactionDetails" : [ {
    "references" : {
      "EndToEndId" : "Urspr. E2E-Id der Hintransaktion"
    },
    "amount" : {
      "currency" : "EUR",
      "amount" : "200.00"
    },
    "bankTransactionCode" : "PMNT-ICDT-RRTN",
    "bankTransactionCodeProprietary" : "NRTI+159++901",
    "bankTransactionCodeProprietaryIssuer" : "DK",
    "relatedParties" : {
      "debtor" : {
        "party" : {
          "name" : "Herr Original-Ueberweisender"
        }
      },
      "debtorAccount" : {
        "iban" : "DE62210500001234567890"
      },
      "creditor" : {
        "party" : {
          "name" : "Herr Original-Ueberweisungsempfänger"
        }
      },
      "creditorAccount" : {
        "iban" : "DE21500500001234567897"
      }
    },
    "relatedAgents" : {
      "debtorAgent" : {
        "financialInstitutionId" : {
          "bicfi" : "BANKDEFFXXX"
        }
      },
      "creditorAgent" : {
        "financialInstitutionId" : {
          "bicfi" : "SKUEDEFFXXX"
        }
      }
    },
    "remittanceInformationUnstructured" : [ "Angabe des urspruenglichen Verwendungszweckes" ]
  } ]
}
```

```
    } ]
  }, {
    "entryReference" : "cccccc",
    "amount" : {
      "currency" : "EUR",
      "amount" : "-50.00"
    },
    "statusCode" : "BOOK",
    "bookingDate" : "2020-08-31T00:00:00Z",
    "valueDate" : "2020-08-31T00:00:00Z",
    "accountServicerReference" : "Bankreferenz",
    "bankTransactionCode" : "PMNT-RDDT-ESDD",
    "bankTransactionCodeProprietary" : "105",
    "bankTransactionCodeProprietaryIssuer" : "DK",
    "additionalEntryInformation" : "SEPA LASTSCHRIFT",
    "entryDetails" : [ {
      "transactionDetails" : [ {
        "references" : {
          "EndToEndId" : "E2E-Id vergeben vom Glaebiger",
          "mandateId" : "123Mandatsref45678"
        },
        "amount" : {
          "currency" : "EUR",
          "amount" : "-50.00"
        },
        "bankTransactionCode" : "PMNT-RDDT-ESDD",
        "bankTransactionCodeProprietary" : "NDDT+105",
        "bankTransactionCodeProprietaryIssuer" : "DK",
        "relatedParties" : {
          "debtor" : {
            "party" : {
              "name" : "Herr Zahlungspflichtiger"
            }
          },
          "debtorAccount" : {
            "iban" : "DE62210500001234567890"
          },
          "creditor" : {
            "party" : {
              "name" : "Glaebigerfirma",
              "identification" : {
                "privateId" : {
                  "others" : [ {
                    "identification" : "Cdtr-Id des Glaebigers"
                  } ]
                }
            }
          }
        }
      } ]
    } ]
  } ]
```

```
    }
  }
}
},
"creditorAccount" : {
  "iban" : "DE21500500001234567897"
}
},
"relatedAgents" : {
  "debtorAgent" : {
    "financialInstitutionId" : {
      "bicfi" : "BANKDEFFXXX"
    }
  },
  "creditorAgent" : {
    "financialInstitutionId" : {
      "bicfi" : "SKUEDEFFXXX"
    }
  }
},
"purposeCode" : "PHON",
"remittanceInformationUnstructured" : [ "Telefonrechnung August
2020, Vertragsnummer 3536456345" ]
} ]
} ]
}, {
  "entryReference" : "ddddd",
  "amount" : {
    "currency" : "EUR",
    "amount" : "-156.00"
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-IDDT-UPDD",
  "bankTransactionCodeProprietary" : "109",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "entryDetails" : [ {
    "batch" : {
      "numberOfTransactions" : "2"
    },
    "transactionDetails" : [ {
      "references" : {
        "EndToEndId" : "79892",
```

```
    "mandateId" : "10001"
  },
  "amount" : {
    "currency" : "EUR",
    "amount" : "-76.00"
  },
  "amountDetails" : {
    "instructedAmount" : {
      "amount" : {
        "currency" : "EUR",
        "amount" : "69"
      }
    }
  },
  "bankTransactionCode" : "PMNT-IDDT-UPDD",
  "bankTransactionCodeProprietary" : "NRTI+109++901",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "charges" : {
    "record" : [ {
      "amount" : {
        "currency" : "EUR",
        "amount" : "-3"
      }
    },
    {
      "chargeIncludedIndicator" : true,
      "agent" : {
        "financialInstitutionId" : {
          "bicfi" : "BANKDEFFXXX"
        }
      }
    },
    {
      "amount" : {
        "currency" : "EUR",
        "amount" : "-4"
      }
    },
    {
      "chargeIncludedIndicator" : true,
      "agent" : {
        "financialInstitutionId" : {
          "bicfi" : "COBADEFFXXX"
        }
      }
    }
  ]
  },
  "relatedParties" : {
    "debtor" : {
      "party" : {
```



```
        "name" : "Urspruenglicher Zahlungspflichtiger 1"
      }
    },
    "debtorAccount" : {
      "iban" : "DE89370400440532013000"
    },
    "creditor" : {
      "party" : {
        "name" : "Name des Kontoinhabers, hatte urspruenglich LS ge-
zogen",
        "identification" : {
          "privateId" : {
            "others" : [ {
              "identification" : "DE98ZZZ09999999999"
            } ]
          }
        }
      }
    },
    "creditorAccount" : {
      "iban" : "DE62210500001234567890"
    }
  },
  "relatedAgents" : {
    "debtorAgent" : {
      "financialInstitutionId" : {
        "bicfi" : "COBADEFFXXX"
      }
    },
    "creditorAgent" : {
      "financialInstitutionId" : {
        "bicfi" : "BANKDEFFXXX"
      }
    }
  },
  "remittanceInformationUnstructured" : [ "Angabe des urspruengli-
chen Verwendungszweckes" ]
}, {
  "references" : {
    "EndToEndId" : "768768",
    "mandateId" : "10002"
  },
  "amount" : {
    "currency" : "EUR",
    "amount" : "-80.00"
```

```
    },
    "amountDetails" : {
      "instructedAmount" : {
        "amount" : {
          "currency" : "EUR",
          "amount" : "76"
        }
      }
    },
    "bankTransactionCode" : "PMNT-IDDT-UPDD",
    "bankTransactionCodeProprietary" : "NRTI+109++901",
    "bankTransactionCodeProprietaryIssuer" : "DK",
    "charges" : {
      "record" : [ {
        "amount" : {
          "currency" : "EUR",
          "amount" : "-4"
        },
        "chargeIncludedIndicator" : true,
        "agent" : {
          "financialInstitutionId" : {
            "bicfi" : "NOLADE21KIE"
          }
        }
      } ]
    },
    "relatedParties" : {
      "debtor" : {
        "party" : {
          "name" : "Urspruenglicher Zahlungspflichtiger 1"
        }
      },
      "debtorAccount" : {
        "iban" : "DE68210501700012345678"
      },
      "creditor" : {
        "party" : {
          "name" : "Name des Kontoinhabers, hatte ursprünglich LS ge-
zogen",
          "identification" : {
            "privateId" : {
              "others" : [ {
                "identification" : "DE98ZZZ09999999999"
              } ]
            }
          }
        }
      }
    }
  }
}
```

```
    }
  }
},
"creditorAccount" : {
  "iban" : "DE62210500001234567890"
}
},
"remittanceInformationUnstructured" : [ "Angabe des urspruengli-
chen Verwendungszweckes" ]
} ]
} ]
}, {
"entryReference" : "eeeeee",
"amount" : {
  "currency" : "EUR",
  "amount" : "-8500.00"
},
"statusCode" : "BOOK",
"bookingDate" : "2020-08-31T00:00:00Z",
"valueDate" : "2020-08-31T00:00:00Z",
"accountServicerReference" : "Bankreferenz",
"bankTransactionCode" : "PMNT-ICDT-ESCT",
"bankTransactionCodeProprietary" : "191",
"bankTransactionCodeProprietaryIssuer" : "DK",
"additionalEntryInformation" : "SEPA-Ueberweisung",
"entryDetails" : [ {
  "batch" : {
    "messageId" : "MsgId der pain-Nachricht",
    "paymentInformationId" : "Sammler-Id dieser pain-Nachricht",
    "numberOfTransactions" : "34"
  },
"transactionDetails" : [ {
  "amount" : {
    "currency" : "EUR",
    "amount" : "-8500.00"
  },
"bankTransactionCode" : "PMNT-ICDT-ESCT",
"bankTransactionCodeProprietary" : "NTRF+191",
"bankTransactionCodeProprietaryIssuer" : "DK"
} ]
} ]
} ]
}, {
"entryReference" : "eeeeee",
"amount" : {
  "currency" : "EUR",
```

```
    "amount" : "-276.00"
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-IDDT-UPDD",
  "bankTransactionCodeProprietary" : "109",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "additionalInformationIndicatorMessageNameId" : "camt.054.001.08",
  "additionalInformationIndicatorMessageId" : "054-20200831-00034",
  "entryDetails" : [ {
    "batch" : {
      "numberOfTransactions" : "3",
      "totalAmount" : {
        "currency" : "EUR",
        "amount" : "-276.00"
      }
    }
  },
  "transactionDetails" : [ {
    "amount" : {
      "currency" : "EUR",
      "amount" : "-276.00"
    },
    "bankTransactionCode" : "PMNT-IDDT-UPDD",
    "bankTransactionCodeProprietary" : "NRTI+109",
    "bankTransactionCodeProprietaryIssuer" : "DK"
  } ]
} ]
}, {
  "entryReference" : "ffffff",
  "amount" : {
    "currency" : "EUR",
    "amount" : "-432.76"
  },
  "statusCode" : "BOOK",
  "bookingDate" : "2020-08-31T00:00:00Z",
  "valueDate" : "2020-08-31T00:00:00Z",
  "accountServicerReference" : "Bankreferenz",
  "bankTransactionCode" : "PMNT-ICDT-XBCT",
  "bankTransactionCodeProprietary" : "201",
  "bankTransactionCodeProprietaryIssuer" : "DK",
  "additionalEntryInformation" : "ZAHLUNGSAUFTRAG",
  "entryDetails" : [ {
    "transactionDetails" : [ {
```

```
"references" : {
  "EndToEndId" : "Ende-zu-Ende-Id des Ueberweisenden",
  "uetr" : "32ef3d04-e2a6-4a36-ba3c-1c0865e8410c"
},
"amount" : {
  "currency" : "EUR",
  "amount" : "-432.76"
},
"amountDetails" : {
  "instructedAmount" : {
    "amount" : {
      "currency" : "USD",
      "amount" : "500"
    },
    "currencyExchange" : {
      "sourceCurrency" : "USD",
      "targetCurrency" : "EUR",
      "unitCurrency" : "EUR",
      "exchangeRate" : 1.1827
    }
  },
  "transactionAmount" : {
    "amount" : {
      "currency" : "USD",
      "amount" : 500
    }
  },
  "counterValueAmount" : {
    "amount" : {
      "currency" : "EUR",
      "amount" : "422.76"
    }
  }
},
"bankTransactionCode" : "PMNT-ICDT-XBCT",
"bankTransactionCodeProprietary" : "NTRF+201",
"bankTransactionCodeProprietaryIssuer" : "DK",
"charges" : {
  "record" : [ {
    "amount" : {
      "currency" : "EUR",
      "amount" : "-10"
    }
  },
  "chargeIncludedIndicator" : true,
  "agent" : {
```

```
        "financialInstitutionId" : {
          "bicfi" : "BANKDEFFXXX"
        }
      }
    } ]
  },
  "relatedParties" : {
    "debtor" : {
      "party" : {
        "name" : "Herr Kontoinhaber"
      }
    },
    "creditor" : {
      "party" : {
        "name" : "J.R. Ewing",
        "postalAddress" : {
          "streetName" : "South Polk Street",
          "postCode" : "75089",
          "townName" : "Dallas",
          "country" : "US"
        }
      }
    }
  },
  "creditorAccount" : {
    "other" : {
      "identification" : "3756478365"
    },
    "currency" : "USD"
  }
},
"relatedAgents" : {
  "creditorAgent" : {
    "financialInstitutionId" : {
      "bicfi" : "CHASUS33XXX"
    }
  }
},
"purposeCode" : "IVPT"
} ]
} ]
} ]
}
```

4 Definitions inherited from Payment Data Model

4.1 Party Description

Attribute	Type	Condition	Description
name	Max140Text	Optional	Name of the party.
postal address	Postal Address	Optional	Postal Address of the party.
identification	Party Identification	Optional	Identification of the party.
additional-PartyInformation	Additional Party Information	Optional	Only supported in extended services for creditor related parties, if at all. NOTE: This information will be neither put to the related interbank payment nor to account reports/statements and might only be used to display related information to the PSU during potential authorisation processes.

4.2 Party Description2

Attribute	Type	Condition	Description
name	Max140Text	Optional	Name of the party.
postal address	Postal Address	Optional	Postal Address of the party.

4.3 Party Description4

Attribute	Type	Condition	Description
name	Max140Text	Optional	Name of the party.
identification	Party Identification1	Optional	Identification of the party.

4.4 Other Identification

Attribute	Type	Condition	Description
identification	Max35Text	Mandatory	Unique and unambiguous identification of a person, an organisation or account, depending on the context.
schemeName Code	Account Identification Type Code	{Or - Optional	An entry provided by an external ISO code list
schemeName Proprietary	Max35Text	Or – Optional}	A scheme name defined in a proprietary way.
issuer	Max35Text	Optional	Issuer of the identification

4.5 Account Reference

Attribute	Type	Condition	Description
iban	IBAN	Conditional	
bban	BBAN	Conditional	This data element is used for payment accounts which have no IBAN.
pan	Max35Text	Conditional	Primary Account Number (PAN) of a card, can be tokenised by the ASPSP due to PCI DSS requirements.
maskedPan	Max35Text	Conditional	Primary Account Number (PAN) of a card in a masked form.
msisdn	Max35Text	Conditional	An alias to access a payment account via a registered mobile phone number.
other	Other Identification	Conditional	An alias with a proprietary coding
typeCode	Cash Account Type	{Or - Optional	

Attribute	Type	Condition	Description
typeProprietary	Max35Text	Or – Optional}	
currency	Currency Code	Optional	ISO 4217 Alpha 3 currency code
name	Max70Text	Optional	Name of the account
proxy	Proxy Account Identification	Conditional	

4.6 Agent Description1

Attribute	Type	Condition	Description
financialInstitutionId	Financial Institution Identification	mandatory	

4.7 Financial Institution Identification

Attribute	Type	Condition	Description
bicfi	BICFI	optional	Code allocated to a financial institution.
clearingSystemMemberId	Clearing System Member Identification	optional	Information used to identify a member within a clearing system.
name	Max140Text	optional	Name of the financial institution
postalAddress	Postal Address	Optional	Postal Address of the financial institution.
other	Other Identification	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme.

4.8 Remittance

The remittance type will be re-defined to be able to support more complex requirements. This is not downwards compatible.

Attribute	Type	Condition	Description
referredDocumentInformation	Array of Referred Document Information	Optional	Set of elements used to identify the documents referred to in the remittance information.
creditorReferenceInformation	Creditor Reference Information	Optional	Reference information provided by the creditor to allow the identification of the underlying documents.
additionalRemittanceInformation	Array of Max140Text	Optional	Additional information to be displayed to the PSU e.g. within authorisation processes. This will not be used in related interbank payments.

4.9 Other ISO-related basic Types

In addition to the codes already listed in [XS2A-IG], the following codes and definitions are used from ISO 20022:

- **Account Identification Type Code:** ExternalProxyAccountType1Code
- **Sequence Type Code:** SequenceType3Code
- **External Local Instrument Code:** ExternalLocalInstrument1Code
- **Category Purpose Code:** ExternalCategoryPurpose1Code
- **ISIN Identifier** ISINOct2015Identifier
- **Clearing System Identification Code:** ExternalClearingSystemIdentification1Code
- **Percentage Rate:** PercentageRate
- **Balance Code:** ExternalBalanceType1Code
- **Balance Sub Code:** ExternalBalanceSubType1Code
- **Return Reason Code:** ExternalReturnReason1Code
- **Interest Type Code:** InterestType1code
- **Info Channel Code:** ExternalTechnicalInfoChannel1Code
- **Bearer Code:** ExternalBearer1Code
- **Charge Type Code:** ExternalChargeType1Code
- **Price Value Type Code:** PriceValueType1Code
- **Status Code:** ExternalEntryStatus1Code

- **Financial Instrument Type Code:** ExternalFinancialInstrumentIdentification-Type1Code

5 References

- [XS2A-IG] NextGenPSD2 XS2A Framework, Implementation Guidelines, The Berlin Group Joint Initiative on a PSD2 Compliant XS2A Interface, version 1.3.12, published 30 June 2022.
- [oFA-IG-EPIS] openFinance API Framework, Implementation Guidelines, Extended Payment Initiation Services, Version 1.0, 29 April 2022
- [oFA-IG-RTP] openFinance API Framework, Implementation Guidelines, Request to Pay Services, version 1.0, 24 September 2021
- [oFA-PDMV2] openFinance API Framework, Payment Data Model for V2, version 1.0, published 24 September 2021
- [ISO JSON] ISO 20022 and JSON: An Implementation Best Practices Whitepaper, By members of the ISO 20022 Registration Management Group and the Technical Support Group, Approved for publication by the ISO 20022 RMG 29 January, 2018
- [RFC4122] P. Leach, M. Mealling, R. Salz, "A Universally Unique Identifier (UUID) URN Namespace", July 2005, <https://tools.ietf.org/html/rfc4122>