



DATA EXCHANGE STANDARD IN DANSKE E-BANK

**February
2009**

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1. Introduction

Data exchange standard in Danske E-bank is based on **Financial Data Exchange Unified Standard (FiDAVISta) version 1.01** created by Association of Latvian Commercial Banks (www.bankasoc.lv). More information about this standard you can find in web page of Association: <http://www.bankasoc.lv/lka/komitejas/article.php?id=278> (in Latvian).

Data import to E-bank is realized using:

- Payment file.

Data export from E-bank is realized using:

- Payment status file;
- Statement file.

Detailed description of data exchange files you can find in document chapters „*Description of Payment file*”, „*Description of Payment status file*” and „*Description of Statement file*”. Fields indicated as “M” are mandatory and must be filled in data exchange files. Fields indicated as “O” are optional and are shown in data exchange files if it is necessary.

Types of fields used in data exchange files are described in chapter “*Groups and types of fields*”.

Chapters “*Additional conditions for values of fields*” and “*Differences from Financial Data Exchange Unified Standard (FiDAVISta)*” contains information about conditions and differences applied in Danske E-bank.

2. Groups and types of fields

There are several groups of fields that are used in FiDAViSta standard. These groups are united under one root section - <FIDAVISTA>. Possible groups are:

- **Header** - group of header contains information about file preparing institution and time;
- **Payment** - group of payment contains information about payments;
- **PmtStat** - group of payment status contains information about statuses of payments based on before defined ID-s;
- **Statement** - group of account statement contains information about review or statement for bank's accounts.

Types of fields that are used in FiDAViSta standard:

Type	Length		Allowed symbols	Description
	Min	Max		
xs:string	0	∞		XML standard type for Unicode texts
xs:date	10	10	0-9 -	XML standard type for date. Format: YYYY-MM-DD.
AmountType	1	12	0-9 .	Derived from xs:decimal. Limit of length - 12 symbols (including two decimal symbols separated with dot)
AccountMType	1	34	0-9 A-Z a-z s \ \\?: . '+\\n\\r	Derived from SwiftString. Type has limit of length.
AccountOType	0	34	0-9 A-Z a-z s \ \\?: . '+\\n\\r	Derived from SwiftString. Type has limit of length.
BankCodeType			0-9 A-Z a-z s \ \\?: . '+\\n\\r	Derived from SwiftString. Attribute CodeType added (type SwiftString). Attribute is mandatory.
CurrencyType	3	3	A-Z	Derived from xs:string
ExtensionType	0	∞		Provided for elements that are not included in standard.
EksStringType			0-9 A-Z a-z ā-ž Ā- Ž s \ \\?: . '+\\n\\r	Derived from xs:string. . Restricted symbols that are not allowed in Latvian Bank Clearing System. Small Latvian and Latin letters are allowed.
LegalIDType	0	20	0-9 A-Z a-z s \ \\?: . '+\\n\\r	Derived from SwiftString. Type has limit of length.
SWIFTType	8	11	A-Z 0-9	Used for SWIFT codes according to the SWIFT standard
SwiftStringType			0-9 A-Z a-z s \ \\?: . '+\\n\\r	Derived from xs:string. Allowed symbols that comply with X cluster of symbols of SWIFT standard except "[" and "]". Small Latin letters are allowed.

3. Payment file

3.1. Description of Payment file

Tag	Length		Type	O/M	Description
	Min	Max			
<Header>					
<Timestamp>	17	17	xs:string	M	File preparing time in format YYYYMMDDHHMMSSsss
<From>	0	70	xs:string	O	Name of preparer
</Header>					
<Payment>					
<ExtId>	0	10	SwiftStringType	O	Unique ID of payment in book-keeping system. This ID will be shown also in Payment status file and Statement file.
<DocNo>	1	10	SwiftStringType	M	Payment/document number issued by customer's book-keeping system
<RegDate>	10	10	xs:date	O	Payment registration date in book-keeping system in format YYYY-MM-DD.
<Ccy>	3	3	CurrencyType	M	Payment currency
<PmtInfo>	0	140	EksStringType	M	Payment details
<PayLegalId>	0	20	LegalIDType	O	Payer's registration number
<PayAccNo>	1	34	AccountMType	M	Payer's account number
<BenSet>				M	Information about Beneficiary
<BenExtId>	0	5	SwiftStringType	O	Unique ID of Beneficiary inside of current payment. Recommended to use in case of "Mass payments". This field can be used for identification of payment in other files (Payment status file and Statement file)
<Priority>	0	1	xs:string "N" / "U" / "X" Default = "N"	M	Priority of payment: N - Normal, U - Urgent, X - Express. Default value: N. For domestic payments in LVL only "N" and "U" priorities are used.
<Comm>	0	3	xs:string "OUR" / "BEN" / "SHA" Default = "OUR"	M	Type of commission: OUR - Payer, BEN - Beneficiary, SHA - Shared. Default value: OUR.
<Amt>	1	12	AmountType	M	Sum of payment. Decimals are separated with dot "."
<BenAccNo>	0	34	AccountOType	M	Beneficiary's account number
<BenAcclbanFlg>	0	1	xs:string "Y" / "N" Default = "N"	O	Indication of IBAN format for Beneficiary's account "Y" - bank's system must verify control sum of account number according to the international IBAN standard.
<BenName>	1	105	EksStringType	M	Beneficiary's name
<BenLegalId>	0	20	LegalIDType	O	Beneficiary's registration number
<BenAddress>	0	70	EksStringType	O	Beneficiary's address
<BenCountry>	2	2	CountryType	M	Country code where Beneficiary is registered. For example, LV, EE, US. ISO-3166
<BBName>	0	35	EksStringType	O	Name of Beneficiary bank
<BBAddress>	0	70	EksStringType	O	Address of Beneficiary bank
<BBSwift>	8	11	SWIFTType	M	SWIFT code or Latvian Bank's BIC code of Beneficiary bank

Tag	Length		Type	O/M	Description
	Min	Max			
<CBAcc>	0	34	AccountOType	0	Account of Beneficiary bank in Intermediary bank.
<CBName>	0	35	EksStringType	0	Name of Intermediary bank
<CBSwift>	8	11	SWIFTType	0	SWIFT code of Intermediary bank
<AmkSet>				0	External payment code of payment
<Opc>	1	3	xs:string	M	External payment code; digits only [0-9]
</AmkSet>					
</BenSet>					
</Payment>					

3.2. Additional conditions for values of fields

No.	Field	Name of field	Additional conditions
1.	<RegDate>	Payment registration date in book-keeping system	Payment registration date can not be larger than today.
2.	<Ccy>	Payment currency	Payment currency must match Payer's account currency.
3.	<Comm>	Type of commission	Only values OUR and SHA are used. Commission type BEN will be replaced with SHA.

3.3. Differences from Financial Data Exchange Unified Standard (FiDAViSta)

No.	Field	Name of field	Differences from standard
1.	<Timestamp>	File preparing time	Field is mandatory because it is used for prevention of uploading twice the same Payment file.
2.	<PmtInfo>	Payment details	Field is mandatory.
3.	<BenAccNo>	Beneficiary's account number	Field is mandatory.
4.	<BBSwift>	SWIFT code or Latvian Bank's BIC code of Beneficiary bank	Field is mandatory.
5.	<TaxPmtFlg>	Indication of payment as budget or normal payment	Value of field is not considered at processing of payment.
6.	<BankInfo>	Information for bank	Value of field is not considered at processing of payment.
7.	<PaySubAccNo>	Payer's subaccount number	Value of field is not considered at processing of payment.
8.	<DebitCcy>	Debiting currency	Value of field is not considered at processing of payment.
9.	<BenSubAccNo>	Beneficiary's subaccount number	Value of field is not considered at processing of payment.
10.	<BBCode>	Code of Beneficiary bank	Value of field is not considered at processing of payment.
11.	<CBCode>	Code of Intermediary bank	Value of field is not considered at processing of payment.
12.	<BudgCode>	Budget income code	Value of field is not considered at processing of payment.
13.	Field <Amt> in group <AmkSet>	Sum of external payment code	Value of field is not considered at processing of payment.

3.4. Example of Payment file

```
<?xml version="1.0" encoding="UTF-8" ?>
<FIDAVISTA xmlns="http://www.bankasoc.lv/fidavista/fidavista0101.xsd">
  <Header>
    <Timestamp>20080423140322510</Timestamp>
    <From>Company "ABC"</From>
  </Header>
  <Payment>
    <ExtId>123</ExtId>
    <DocNo>123</DocNo>
    <RegDate>2008-10-08</RegDate>
    <Ccy>LVL</Ccy>
    <PmtInfo>Informācija par maksājumu</PmtInfo>
    <PayLegalId>12345678901</PayLegalId>
    <PayAccNo>24342342423424</PayAccNo>
    <BenSet>
      <Priority>N</Priority>
      <Comm>OUR</Comm>
      <Amt>1000.00</Amt>
      <BenAccNo>112233445566778899</BenAccNo>
      <BenAcclbanFlg>N</BenAcclbanFlg>
      <BenName>Beneficiary's name</BenName>
      <BenLegalId>12345678901</BenLegalId>
      <BenAddress>11 Riga Street, Riga, Latvia</BenAddress>
      <BenCountry>LV</BenCountry>
      <BBName>Danske Bank A/S filiāle Latvijā</BBName>
      <BBAddress>31 Cēsu Street, Riga, LV-1012</BBAddress>
      <BBSwift>MARALV22</BBSwift>
      <AmkSet>
        <Opc>010</Opc>
      </AmkSet>
    </BenSet>
  </Payment>
</FIDAVISTA>
```

4. Payment status file

4.1. Description of Payment status file

Tag	Length		Type	O/M	Description
	Min	Max			
<Header>					
<Timestamp>	17	17	xs:string	0	File preparing time in format YYYYMMDDHHMMSSsss
<From>	0	70	xs:string	0	Name of preparer
</Header>					
<PmtStat>					
<ExtId>	0	10	SwiftStringType	0	Reference to unique ID of payment from Payment file
<BenExtId>	0	5	SwiftStringType	0	Reference to unique ID of beneficiary from Payment file
<BankRef>	0	25	xs:string	0	Bank's reference number
<DocNo>	1	10	xs:string	M	Payment/ document number
<StatCode>	1	1	xs:string	M	Payment status codes: E - Executed, R - Rejected, P - Processed in a bank, O - Other.
<InfoToCustomer>	0	70	xs:string	0	Description of payment status or error
<BookDate>	10	10	xs:date	0	Payment booking date in bank's system in format YYYY-MM-DD.
<RegDate>	10	10	xs:date	0	Payment registration from Payment file in format YYYY-MM-DD.
</PmtStat>					

4.2. Additional conditions for values of fields

No.	Field	Name of field	Additional conditions
1.	<BookDate>	Payment execution date	Field is filled only for payments inside Danske Banka.

4.3. Example of Payment status file

```
<?xml version="1.0" encoding="UTF-8" ?>
<FIDAVISTA xmlns="http://www.bankasoc.lv/fidavista/fidavista0101.xsd">
  <Header>
    <Timestamp>20081023140006787</Timestamp>
    <From>Danske Bank A/S filiāle Latvijā</From>
  </Header>
  <PmtStat>
    <ExtId>123</ExtId>
    <BankRef>123456</BankRef>
    <DocNo>123</DocNo>
    <StatCode>E</StatCode>
    <InfoToCustomer>Maksājums ir izpildīts./ Payment successfully completed.</InfoToCustomer>
    <BookDate>2008-10-08</BookDate>
    <RegDate>2008-10-08</RegDate>
  </PmtStat>
</FIDAVISTA>
```

5. Statement file

5.1. Description of Statement file

Tag	Length		Type	O/M	Description
	Min	Max			
<Header>					
<Timestamp>	17	17	xs:string	0	File preparing time in format YYYYMMDDHHMMSSsss
<From>	0	70	xs:string	0	Name of preparer
</Header>					
<Statement>					
<Period>				M	Account statement data
<StartDate>	10	10	xs:date	M	Account statement start date in format YY-MM-DD
<EndDate>	10	10	xs:date	M	Account statement end date in format YY-MM-DD
<PrepDate>	10	10	xs:date	M	Account statement preparing date in format YY-MM-DD
</Period>					
<BankSet>			AccHolderType	0	Information about bank who prepared account statement/-s
<Name>	0	140	xs:string	0	Bank's name
<LegalId>	0	20	LegalIDType	0	Bank's registration number
<Address>	0	70	xs:string	0	Bank's address
</BankSet>					
<ClientSet>			AccHolderType	0	Information about customer (account holder)
<Name>	0	140	xs:string	0	Customer's name
<LegalID>	0	20	LegalIDType	0	Customer's registration number
<Address>	0	70	xs:string	0	Customer's address
</ClientSet>					
<AccountSet>				M	Account statement data
<IBAN>	0	34	AccountOType	0	Account IBAN number (this field is not used after year 2005)
<AccNo>	1	34	AccountMType	M	Account number (from 01.01.2005 account IBAN number is shown in this field)
<CcyStmnt>				M	
<Ccy>	3	3	CurrencyType	M	Account currency
<OpenBal>	1	12	AmountType	M	Open balance
<CloseBal>	1	12	AmountType	0	Close balance
<TrxSet>				0	Account transaction. Field is mandatory if there are transactions in account in selected period. If there are no transactions in selected period field is not shown.
<TypeCode>	0	4	xs:string	0	Transaction types: OUTP - customer's outgoing payment; INP - customer's incoming payment; INTR - payment between one customer accounts; MEMD - memorial order (bank's debiting payment); MEMC - memorial order (bank's crediting payment); CHIN - cash-in; CHOU - cash-out; OTHR - other transactions.
<TypeName>	0	70	xs:string	0	Name of transaction type (shown in Latvian)
<RegDate>	10	10	xs:date	0	Payment registration date from Payment file in format YYYY-MM-DD.

Tag	Length		Type	O/M	Description
	Min	Max			
<BookDate>	10	10	xs:date	M	Transaction booking date in bank's system in format YYYY-MM-DD
<ExtId>	0	10	xs:string	O	Unique ID of payment from Payment file (if payment was uploaded using Payment file)
<BenExtId>	0	5	xs:string	O	Unique ID of beneficiary inside of current payment from Payment file (if payment was uploaded using Payment file)
<BankRef>	1	25	xs:string	M	Bank's reference number
<DocNo>	0	25	xs:string	O	Document (payment) number. (If payment was uploaded using Payment import this field is taken from Payment file.)
<CorD>	1	1	xs:string "C" / "D"	M	C or D - credit or debit operation
<AccAmt>	1	12	AmountType	M	Transaction amount in account currency. Decimals are separated with dot "."
<PmtInfo>	1	200	xs:string	M	Transaction (payment) details
<CPartySet>				O	Information about contra party of transaction (payment)
<AccNo>	0	34	AccountOType	O	Account number of contra party
<AccHolder>			AccHolderType	O	Contra party
<Name>	0	140	xs:string	O	Name of contra party
<LegalID>	0	20	LegalIDType	O	Registration number of contra party
<Address>	0	70	xs:string	O	Address of contra party
</AccHolder>					
<BankCode>	0	20	xs:string	O	Contra party bank code
<BankName>	0	140	xs:string	O	Contra party bank name
</CPartySet>					
</TrxSet>					
</CcyStmt>					
</AccountSet>					
</Statement>					

5.2. Differences from Financial Data Exchange Unified Standard (FiDAViSta)

No.	Field	Name of field	Differences from standard
1.	<SubAccNo>	Subaccount number	Field is not shown in Statement file.
2.	<AccType>	Account type	Field is not shown in Statement file.
3.	Group <AccHolder>	Information about account holder	Field is not shown in Statement file.
4.	<ValueDate>	Value date of payment in bank's system	Field is not shown in Statement file.
5.	<FeeAmt>	Amount of commission in account currency	Field is not shown in Statement file.
6.	Field <SubAccNo> in Group <CPartySet>	Contra party subaccount number	Field is not shown in Statement file.
7.	Field <Ccy> in group <CPartySet>	Contra party transaction currency	Field is not shown in Statement file.
8.	Field <Amt> in group <CPartySet>	Contra party transaction amount	Field is not shown in Statement file.
9.	Field <CurRate> in group <CPartySet>	Currency rate (if payment was converted)	Field is not shown in Statement file.
10.	Field <Giro> in group <CPartySet>	Giro number of Beneficiary or Payer	Field is not shown in Statement file.

5.3. Example of Statement file

```
<?xml version="1.0" encoding="UTF-8" ?>
<FIDAVISTA xmlns="http://www.bankasoc.lv/fidavista/fidavista0101.xsd">
  <Header>
    <Timestamp>20081031154338698</Timestamp>
    <From>Danske Bank A/S filiāle Latvijā</From>
  </Header>
  <Statement>
    <Period>
      <StartDate>2008-10-01</StartDate>
      <EndDate>2008-10-30</EndDate>
      <PrepDate>2008-10-31</PrepDate>
    </Period>
    <BankSet>
      <Name>Danske Bank A/S filiāle Latvijā</Name>
      <LegalId>40103163202</LegalId>
      <Address>31 Cēsu Street, Riga, LV-1012</Address>
    </BankSet>
    <ClientSet>
      <Name>Company "ABC"Name>
      <LegalID>1234567890</LegalID>
      <Address>11 Riga Street, Riga, Latvia</Address>
    </ClientSet>
    <AccountSet>
      <IBAN>1234567890</IBAN>
      <AccNo>1234567890</AccNo>
      <CcyStmnt>
        <Ccy>LVL</Ccy>
        <OpenBal>15000.00</OpenBal>
        <CloseBal>16500.00</CloseBal>
      <TrxSet>
        <TypeCode>OUTP</TypeCode>
        <TypeName>Izejošais klienta maksājums</TypeName>
        <BookDate>2008-10-03</BookDate>
        <ExtID>123</ExtID>
        <BankRef>123456</BankRef>
        <DocNo>123</DocNo>
        <CorD>D</CorD>
        <AccAmt>7000.00</AccAmt>
        <PmtInfo>Payment according invoice no.1</PmtInfo>
      <CPartySet>
        <AccNo>1234567890</AccNo>
        <AccHolder>
          <Name>Beneficiary „A”</Name>
          <LegalID>1234567890</LegalID>
          <Address>12 Riga Street, Riga, Latvia</Address>
        </AccHolder>
        <BankCode>MARALV22</BankCode>
        <BankName>Danske Bank A/S filiāle Latvijā</BankName>
      </CPartySet>
    </TrxSet>
  </CcyStmnt>
</AccountSet>
</Statement>
</FIDAVISTA>
```