

Financial Data Exchange United Standard (FiDAViSta)

Specification

Version 1.01

Accepted 22.04.2004

by FiDAViSta Committee, Association of Latvian Commercial Banks

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Introduction

Financial Data Exchange United Standard (FiDAViSta) specification includes detailed description of FiDAViSta format and history of changes.

Usage

FiDAViSta data exchange standard is based on XML language and FiDAViSta standard can be used without any fee or limitations.

This specification defines prepared data file format.

This specification do not includes specific product or program implementation description or using manual.

Message types

FiDAViSta standard includes below described types of messages:

- Bank's account statement;
- Bank's payment and payment status report.

Benefits for users

Using the FiDAViSta standard, we can find below described benefits:

- Modern format - XML, which gives equipollent interpretation of information;
- Equipollent coding of national language symbols
- Lower costs, cause by maintaining only one format inside the country;
- In case of making changes, it must be done only at once - per one format.
- Possibility to individualise format for own needs;
- Others

History of file format

| Author | Date | Description of changes |
|---|------------|--|
| Association of Latvian Commercial Banks (LKA) | 01/01/03 | Standard is created and after successful implementation could be certify. |
| Ingus Putāns | 09/09/03 | <CpartySet> is changed from "Mandatory" to "Optional" cause for a lot of transactions, like, fees, interest transactions, etc, there is no contra party and contra party account. |
| Ingus Putāns | 11/09/03 | <PmtInfo> field length changed from 140 to 200 because "linebrake" is filled with spaces and at the end of field transaction ID is added. |
| Mārtiņš Štāmers | 23/09/2003 | <p>FiDAViSta is adopted for Parex (DIGI::FIRMA) specification:</p> <p>in section <Header>:</p> <p><Header> is changed from M to O</p> <p><Timestamp> is changed from 17 M to 17 O</p> <p><From> is changed from 70 M to 70 O</p> <p><Prod>, <Vers>, <To>, <UserId> deleted.</p> <p>in section <Payment>:</p> <p><DocNo> is changed from 25 O to 16 M</p> <p><RegDate> is changed from 10 M to 10 O</p> <p><TaxPmtFlg> is changed from 1 O to 1 M; added default value=N</p> <p><PayLegalld> allowed symbol length are changed from [0-9]; to 11</p> <p><BenCountry> is changed from 2 O to 2 M</p> <p><BBName> is changed from 140 O to 35 O</p> <p><BBCode> is changed from 34 O to 66 O</p> <p><CBName> is changed from 140 O to 35 O</p> <p><CBCode> is changed from 34 O to 66 O</p> |
| Mārtiņš Štāmers | 14/10/2003 | <p>in section <Payment>:</p> <p>added field <BenAcclbanFlg></p> <p><Amt> is changed from 15 M to 12 M</p> <p>in section <Statement>:</p> <p><AccNo> is changed from 34 M to 34 O</p> |

| | | |
|---|------------|--|
| | | is added field <IBAN> |
| Mārtiņš Štāmers | 29/10/2003 | in section <Statement> field types are changed from <EksString> and <SwiftString> to xs:string |
| Mārtiņš Štāmers | 31/10/2003 | In LKA meeting 30/10/2003 standard is approved with such rules: - in section <Payment> field <DocNo> length is changed from 16 to 10 - in section <Payment> field <PayLegalld> length is changed from 11 to 13, is changed pattern from ([0-9])* to SwiftString - in section <Payment> is added field <BBAddress> |
| Ingus Putāns | 03/11/2003 | Payment tag <BenLegID> is recalled to <BenLegalld>. In schema it is already in this definition. |
| Ingus Putāns | 21/11/2003 | Payment tag <PaySubaccNo> is recalled to < PaySubAccNo >. In schema it is already in this definition. |
| Ivars Ruņģis | 12/03/2004 | Regarding to decision of FiDAViSta committee meeting at 02.03.04, changes are made in description of format: - added description of overall section <FIDAVISTA>; - specified description of field <EksString>. |
| FiDAViSta committee; Ivars Ruņģis; Ingus Putāns | 22/04/2004 | Several changes in the offered XML schema. <PmtStat> element group is added to the schema. Element <COMM> changed to <Comm>. Element <BenExilD> length changed from 3 to 5 digits. Added "Root" element <FIDAVISTA> with "NameSpace", where version of the schema is included. |
| Association | 13/082018 | Value for element <Comm> changed from "OUR" to "SHA" in payment example. Default value for element <Comm> changed from "OUR" to "SHA". |

FiDAViSta format description

Groups of used fields

FiDAViSta file format might consist of several parts/groups, which are united under one overall section with tag name <FIDAVISTA>. Possible groups are:

Header - header field group, where is based information about file preparing institution and file preparation time.

Statement - group of account statement, prepared for bank's accounts.

PmtStat - payment status fields group, where is stored information about payment status, based on before defined ID from bookkeeping software's.

Payment - group of payment field for all types of payment, like domestic, foreign, salary payment, budget payment, etc.

Example:

```
<?xml version="1.0" encoding="UTF-8" ?>
<FIDAVISTA xmlns="http://bankasoc.lv/fidavista/fidavista0101.xsd">
  <Header>
    <Timestamp>20030905175959000</Timestamp>
    <From>SIA MIA</From>
  </Header>
  <Payment>
    <ExtId>1234567890</ExtId>
    <DocNo>231</DocNo>
    <RegDate>2003-12-22</RegDate>
    <TaxPmtFlg>N</TaxPmtFlg>
    <Ccy>LVL</Ccy>
    <PmtInfo>Par precī, saskaņā ar rēķinu.</PmtInfo>
    <PayLegalld>01234567890</PayLegalld>
    <PayAccNo>2011019</PayAccNo>
    <DebitCcy>LVL</DebitCcy>
    <BenSet>
      <BenExtId>321</BenExtId>
      <Priority>N</Priority>
      <Comm>SHA</Comm>
      <Amt>1.45</Amt>
      <BenAccNo>2041014</BenAccNo>
      <BenName>EGLE SIA</BenName>
      <BenLegalld>11223344556</BenLegalld>
      <BenAddress>Ziepniekkalns, Gudrā iela 33</BenAddress>
      <BenCountry>LV</BenCountry>
      <BBName>Hansabanka</BBName>
      <BBSwift>HABALV22</BBSwift>
      <AmkSet>
        <Opc>010</Opc>
      </AmkSet>
    </BenSet>
  </Payment>
</FIDAVISTA>
```

Header

| Tag | Length | | Type | O/M | Description |
|-------------|--------|-----|---------------|-----|--|
| | Min | Max | | | |
| <Header> | | | | | |
| <Timestamp> | 17 | 17 | xs:string | O | File preparing time, in format YYYYMMDDHHMMSSsss |
| <From> | 0 | 70 | xs:string | O | Identification of file preparer |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </Header> | | | | | |

Statement

| Tag | Length | | Type | O/ M | Description |
|--------------|--------|-----|---------------|---------|--|
| | Min | Max | | | |
| <Statement> | | | | | |
| <Period> | | | | M | |
| <StartDate> | 10 | 10 | xs:date | M | Statement period starting date, in format YYYY-MM-DD |
| <EndDate> | 10 | 10 | xs:date | M | Statement period end date, in format YYYY-MM-DD |
| <PrepDate> | 10 | 10 | xs:date | M | Statement preparing date, in format YYYY-MM-DD |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </Period> | | | | | |
| <BankSet> | | | AccHolderType | O | Bank dataset, who prepared statement |
| <Name> | 0 | 140 | xs:string | O | Bank name, who prepared statement |
| <LegalId> | 0 | 20 | LegalIDType | O | Bank registration number |
| <Address> | 0 | 70 | xs:string | O | Bank address |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </BankSet> | | | | | |
| <ClientSet> | | | AccHolderType | O | Customer dataset (account holder) |
| <Name> | 0 | 140 | xs:string | O | Customer name |
| <LegalID> | 0 | 20 | LegalIDType | O | Customer registration number or personal ID |
| <Address> | 0 | 70 | xs:string | O | Customer address |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </ClientSet> | | | | | |
| <AccountSet> | | | | M | Transaction dataset |
| <IBAN> | 0 | 34 | AccountOType | O | Account number, for which statement is prepared. This field will be cancelled after 01.01.2005. |
| <AccNo> | 1 | 34 | AccountMType | M | IBAN account number, for whom is prepared account statement. |
| <SubAccNo> | 0 | 34 | AccountOType | O | Sub-account number, For which statement is prepared, if there is such |
| <AccType> | 0 | 70 | xs:string | O | Account type |
| <AccHolder> | | | AccHolderType | O | Account holder information. In normal cases the same as written in <ClientSet> |
| <Name> | 0 | 140 | xs:string | O | Holder name |
| <LegalID> | 0 | 20 | LegalIDType | O | Holder ID |
| <Address> | 0 | 70 | xs:string | O | Holder address |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </AccHolder> | | | | | |
| <CcyStmnt> | | | | M | |
| <Ccy> | 3 | 3 | CurrencyType | M | Currency for which account statement is prepared |
| <OpenBal> | 1 | 12 | AmountType | M | Start balance |
| <CloseBal> | 1 | 12 | AmountType | O | End balance |
| | | | | | If it is filled in, then period is statement closed (for example yesterday statement), but if is not filled, then statement period is not closed (for example today statement) |
| <TrxSet> | | | | O | Transactions in account or sub-account currency. Mandatory, if there is transactions in this period. If there is no transactions, this set is not shown at all |
| <TypeCode> | 0 | 4 | xs:string | O | Operation type code: OUTP- outgoing payment |

| | | | | | |
|---------------|----|-----|------------------------|---|---|
| | | | | | INP – incoming payment INTR – payment within own accounts MEMD – memorial order, banks debiting payment MEMC – memorial order, banks crediting payment CHIN – cash-in CHOU – cash-out OTHR – other transactions |
| <TypeName> | 0 | 70 | xs:string | O | Operation type name |
| <RegDate> | 10 | 10 | xs:date | O | Payment order registering date, the same, as in file "Payment". Format: YYYY-MM-DD |
| <BookDate> | 10 | 10 | xs:date | M | Transaction date in bank's system, in format YYYY-MM-DD |
| <ValueDate> | 10 | 10 | xs:date | O | Value date in bank's system, in format YYYY-MM-DD |
| <ExtID> | 0 | 10 | xs:string | O | If payment has been imported from book-keeping system, this field contain ID, issued by this book-keeping program. |
| <BenExtId> | 0 | 5 | xs:string | O | Book-keeping program issued ID in case of "Mass payment" |
| <BankRef> | 1 | 25 | xs:string | M | Bank reference nr/ operation nr |
| <DocNo> | 0 | 25 | xs:string | O | Document number, written by user in book-keeping or remote banking systems |
| <CorD> | 1 | 1 | xs:string "C" / "D" | M | C or D – credit or debit operation |
| <AccAmt> | 1 | 12 | AmountType | M | Amount in account currency. Decimals are separated with dot ". " |
| <FeeAmt> | 1 | 12 | AmountType | O | Commission/fee amount |
| <PmtInfo> | 1 | 200 | xs:string | M | Payment details |
| <CPartySet> | | | | O | |
| <AccNo> | 0 | 34 | AccountOType | O | Contra party account number |
| <SubAccNo> | 0 | 34 | AccountOType | O | Contra party sub-account number |
| <AccHolder> | | | AccHolderType | O | |
| <Name> | 0 | 140 | xs:string | O | Contra party name |
| <LegalID> | 0 | 20 | LegalIDType | O | Contra party ID |
| <Address> | 0 | 70 | xs:string | O | Contra party address |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </AccHolder> | | | | | |
| <BankCode> | 0 | 20 | xs:string | O | Contra party bank code |
| <BankName> | 0 | 140 | xs:string | O | Contra party bank name |
| <Ccy> | 3 | 3 | CurrencyType | O | Contra party transaction currency |
| <Amt> | 1 | 12 | AmountType | O | Contra party transaction amount. Decimals are separated with dot ". " |
| <CurRate> | 1 | 9 | xs:decimal | O | Currency rate which is used to convert current transaction to account |
| <Giro> | 0 | 5 | xs:string | O | Beneficiary or payee Giro No. |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </CPartySet> | | | | | |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </TrxSet> | | | | | |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </CcyStmt> | | | | | |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </AccountSet> | | | | | |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </Statement> | | | | | |

Payment status

| Tag | Length | | Type | O / M | Description |
|------------------|--------|-----|-----------------|-------------|--|
| | Min | Max | | | |
| <PmtStat> | | | | | |
| <ExtId> | 0 | 10 | SwiftStringType | O | Payment ID (according to the "Payment" placed identification) |
| <BenExtId> | 0 | 5 | SwiftStringType | O | Payment ID (according to the "Payment" placed identification) |
| <BankRef> | 0 | 25 | xs:string | O | Bank reference |
| <DocNo> | 1 | 10 | xs:string | M | Payment / document number |
| <StatCode> | 1 | 1 | xs:string | M | Payment status code: E – processed; R – cancelled; P - in progress; O – other. |
| <InfoToCustomer> | 0 | 70 | xs:string | O | payment status description / error message |
| <BookDate> | 10 | 10 | xs:date | O | Payment execution date (only for already processed payments) |
| <RegDate> | 10 | 10 | xs:date | O | Payment registration date - the same as in file "Payment" |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </PmtStat> | | | | | |

Payment

| Tag | Length | | Type | O / M | Description |
|-----------------|--------|-----|---|-------|--|
| | Min | Max | | | |
| <Payment> | | | | | |
| <ExtID> | 0 | 10 | SwiftStringType | O | Payment ID in book-keeping system. This Id is used for PmtStat creating and it appears also in Statament. |
| <DocNo> | 1 | 10 | SwiftStringType | M | Payment / document No., issued by book-keeping system |
| <RegDate> | 10 | 10 | xs:date | O | Payment registration date in book-keeping system, in format YYYY-MM-DD. Exporting "Payment Status" using period, this date is used. |
| <TaxPmtFlg> | 0 | 1 | xs:string Default: "N" | M | "Y" – Budget payment "N"- "Normal payment" |
| <Ccy> | 3 | 3 | CurrencyType | M | Payment currency |
| <PmtInfo> | 0 | 140 | EksStringType | O | Payment details (information for beneficiary) |
| <BankInfo> | 0 | 140 | xs:string | O | Information for bank |
| <PayLegalId> | 0 | 20 | LegalIDType | O | Payee ID |
| <PayAccNo> | 1 | 34 | AccountMType | M | Payee account number |
| <PaySubAccNo> | 0 | 34 | AccountOType | O | Payee sub-account number |
| <DebitCcy> | 3 | 3 | CurrencyType | O | Debiting currency |
| | | | | | If field is not filled, bank is understanding this field as: One-currency-account = account currency Multicurrency account = Payment currency |
| <BenSet> | | | | M | Beneficiary's information |
| <BenExtId> | 0 | 5 | SwiftStringType | O | Beneficiary ID inside current payment. Is used in case of "Mass payments" |
| <Priority> | 0 | 1 | xs:string "N" / "U" / "X" Default = "N" | M | Payment priority: N – Normal, U – Urgent, X – Express Default value: N In case of domestic payments, are used values with "N" and "U" |
| <Comm> | 0 | 3 | xs:string "OUR" / "BEN" / "SHA" Default = "SHA" | M | Commission type: OUR – payee, BEN - beneficiary, SHA - shared. Default value: SHA |
| <Amt> | 1 | 12 | AmountType | M | Payment amount. Decimals are separated with dot '.' |
| <BenAccNo> | 0 | 34 | AccountOType | O | Beneficiary account number |
| <BenSubAccNo> | 0 | 34 | AccountOType | O | Beneficiary sub-account |
| <BenAcclbanFlg> | 0 | 1 | xs:string "Y" / "N" Default = "N" | O | Beneficiary account in IBAN structure "Y" – bank program must check control amount regarding IBAN standard. If value is "Y", field <BenSubAccNo> is ignored. |
| <BenName> | 1 | 105 | EksStringType | M | Beneficiary name |
| <BenLegalId> | 0 | 20 | LegalIDType | O | Beneficiary ID |
| <BenAddress> | 0 | 70 | EksStringType | O | Beneficiary address |
| <BenCountry> | 2 | 2 | CountryType | M | Country code, where beneficiary is registered. For example: LV, EE, US, etc. ISO-3166 |

| Tag | Length | | Type | O / M | Description |
|-------------|--------|-----|-----------------|-------------|---|
| | Min | Max | | | |
| <BBName> | 0 | 35 | EksStringType | O | Beneficiary bank name |
| <BBAddress> | 0 | 70 | EksStringType | O | Beneficiary bank address |
| <BBSwift> | 8 | 11 | SWIFTType | O | Beneficiary bank SWIFT code or BIC code of Latvian bank |
| <BBCode> | 0 | 66 | BankCodeType | O | Beneficiary bank code. Mandatory attribute is CodeType, if field if filled. |
| <CBAcc> | 0 | 34 | AccountOType | O | Account of beneficiary bank in intermediary bank. |
| <CBName> | 0 | 35 | EksStringType | O | Intermediary bank name |
| <CBSwift> | 8 | 11 | SWIFTType | O | Intermediary bank SWIFT code |
| <CB_Code> | 0 | 66 | BankCodeType | O | Intermediary bank code. Mandatory attribute is CodeType, if field if filled. |
| <BudgCode> | 0 | 10 | SwiftStringType | O | Budget code |
| <AmkSet> | | | | O | |
| <Opc> | 1 | 3 | xs:string | M | AMK balance code |
| <Amt> | 1 | 12 | AmountType | O | AMK balance code amount. Decimals are separated with dot '.' |
| </AmkSet> | | | | | |
| <Extension> | | | ExtensionType | O | Reserve tag |
| <Extension> | | | ExtensionType | O | Reserve tag |
| </Payment> | | | | | |

Fields

| Tips | Length | | Allowed symbols | Description |
|-----------------|--------|-----|--|--|
| | Min | Max | | |
| xs:string | 0 | ∞ | | XML standard type for Unicode texts |
| xs:date | 10 | 10 | 0-9 - | Taken from xs:date. ANSI standard date. Format: YYYY-MM-DD |
| BankCodeType | | | 0-9 A-Z a-z s ^\- ?:(),'\+\n\r | Taken from SwiftString. Added attribute CodeType, where type is SwiftString. Attribute is mandatory. |
| ExtensionType | 0 | ∞ | | Is presented for placing any additional element, which is not included in the standard. |
| AccountMType | 1 | 34 | 0-9 A-Z a-z s ^\- ?:(),'\+\n\r | Taken from SwiftString. There max length limitation. |
| AccountOType | 0 | 34 | 0-9 A-Z a-z s ^\- ?:(),'\+\n\r | Taken from SwiftString. There max length limitation. |
| AmountType | 1 | 12 | 0-9 . | Taken from xs:decimal. Max 12 symbols and 2 digits after dot. |
| CurrencyType | 3 | 3 | A-Z | Taken from xs:string. |
| EksStringType | | | 0-9 A-Z a-z ā-ž Ā-Ž s ^\- ?:(),'\+\n\r | Taken from xs:string. . Allowed symbols are regarding Latvian Bank Clearing System (xl symbols group), and additionally Latvian and Latin small letters. |
| LegalIDType | 0 | 20 | 0-9 A-Z a-z s ^\- ?:(),'\+\n\r | Taken from SwiftString. There max length limitation. |
| SWIFTType | 8 | 11 | A-Z 0-9 | For SWIFT codes, as it is in SWIFT standard. |
| SwiftStringType | | | 0-9 A-Z a-z s ^\- ?:(),'\+\n\r | Taken from xs:string. Allowed symbols are as it is in SWIFT standard, except "{" and "}", plus small letters. |