

▼ Agent Card

Agent card is valid.

```
{
  "description": "Search through loaded documents for specific information",
  "examples": [
    "What do the specification for pain.001 message?"
  ],
  "id": "rag_search",
  "name": "Document Retrieval",
  "tags": [
    "documents",
    "rag",
    "retrieval"
  ]
},
{
  "description": "Helps with exchange values between various currencies",
  "examples": [
    "What is exchange rate between USD and GBP?"
  ],
  "id": "convert_currency",
  "name": "Currency Exchange Rates Tool",
  "tags": [
    "currency conversion",
    "currency exchange"
  ]
}
],
"url": "http://localhost:10000/",
"version": "1.0.0"
}
```

Chat

Messages from the agent are marked with  (compliant) or  (non-compliant). Click any message to view the raw JSON.

status-update Server responded with:

Looking up the exchange rates...



status-update Server responded with:

Processing the exchange rates..



artifact-update

The specification for 'ultimate debtor' is defined in ISO20022 MDR under PartyIdentification272 (page 775).



► Message Metadata

Type a message...

Send

LangSmith
Personal > Tracing Projects > pr-wooden-smelting-30
Compare

Observability

Tracing Projects 3

Monitoring 0

Evaluation

Datasets & Experiments

Annotation Queues 0

Prompt Engineering

Prompts 0

Playground

LangGraph Platform

Deployments 0

pr-wooden-smelting-30

Runs

1 filter Last 7 days Traces LLM Call

Name	Input
LangGraph	user: Wh
LangGraph	user: Wh
LangGraph	user: Ha
LangGraph	user: Wh
LangGraph	user: Wh

TRACE

Waterfall

LangGraph 097.53s

- agent 36.46s
- call_model 36.46s
- Prompt 0.00s
- ChatOpenAI qwen3:30b 36.46s
- should_continue 0.00s
- tools 3.40s
- retriever_iso20022org_mdr 3.39s
- VectorStoreRetriever 3.39s
- agent 53.25s
- call_model 53.25s
- Prompt 0.00s
- ChatOpenAI qwen3:30b 53.25s
- should_continue 0.00s
- generate_structured_response 4.40s
- generate_structured_response 4.40s
- ChatOpenAI qwen3:30b 4.39s

Some runs have been hidden. [Show 4 hidden runs](#)

ChatOpenAI

Run Feedback Metadata

Playground Add to

and impact. techdoc_retriever_tool - about ordering system specification. If the user asks about anything other than: currency exchange rates conversion ISO20022 specification, ISO20022 business changes and impact, ordering system specification or exchange rates, politely state that you cannot help with that topic and can only assist with provided topics. Do not attempt to answer unrelated questions or use tools for other purposes.

HUMAN

Where can i find specification for ultimate debtor in payment initiation ?

Output

AI

<think>

Okay, the user is asking where to find the specification for "ultimate debtor" in payment initiation. Let me break this down.

First, I need to recall the tools available. The relevant ones here are the ISO20022-related tools. The user mentioned "ultimate debtor", which sounds like a term from payment standards, probably ISO20022.

Looking at the tools, there's retriever_iso20022org_mdr and retriever_iso20022_general. The MDR (Message Definition Report) would have the message specifications, while the general one covers business impact.

The user is asking for the specification, so the MDR tool might be the right one. The term "ultimate debtor" is likely part of a message structure in ISO20022. I should check if the MDR tool can retrieve that.

Wait, the MDR tool's description says it's for "Message Definition Report, it messages specification from all domains." So using the query "ultimate debtor" in that tool should fetch the relevant spec.

I should call retriever_iso20022org_mdr with the query "ultimate debtor". Let me make sure the parameters are correct. The required parameter is "query", so the arguments would be {"query": "ultimate debtor"}.

Double-checking if there's another tool that might be relevant. The general ISO20022 tool is about business impact, not the specification itself. So the MDR tool is the correct one here.

No other tools are relevant here. The user isn't asking about exchange rates or ordering systems. So the correct function to call is retriever_iso20022org_mdr with the query.

</think>

```
retriever_iso20022org_mdr call_v0f0nnrr
```

query: ultimate debtor payment initiation specification

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Home

Observability

Tracing Projects

Monitoring

Evaluation

Datasets & Experiments

Annotation Queues

Prompt Engineering

Prompts

Playground

LangGraph Platform

Deployments

pr-wooden-smelting-30

Runs

1 filter

Last 7 days

Traces

LLM Call

Name

Input

LangGraph

user: Wh

LangGraph

user: Wh

LangGraph

user: He

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user: Wh

LangGraph

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Waterfall

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ChatOpenAI qwen3:30b 36.46s

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ChatOpenAI qwen3:30b 4.39s

Some runs have been hidden. [Show 4 hidden runs](#)

VectorStoreRetriever

Run Feedback Metadata

Input

Query

ultimate debtor payment initiation specification

Output

DOCUMENTS 4

<span id=...

marker_markdownHeaderTextSplitter

abe0c8be-b0b6-40da-b13f-394ca4fad582

+5

Ultimat...

marker_markdownHeaderTextSplitter

33648d51-cb24-470e-b8e5-d903f03d0324

+4

|| PostalAddress <pstladr></pstl...

Presence [0..1]

marker_markdownHeaderTextSplitter

+5

| Initiat...

marker_markdownHeaderTextSplitter

8d46fb8a-bdb8-4fe2-8bd6-e5c6cc7943a9

+4

START TIME

09/23/2025, 11:17:20 P

END TIME

09/23/2025, 11:17:24 P

STATUS

Success

TOTAL TOKENS

0 tokens

LATENCY

3.39s

TYPE

Retriever

TAGS

QdrantVectorStore

OllamaEmbeddings

LangSmith

Personal > Tracing Projects > pr-wooden-smelting-30

Runs

Observability

Tracing Projects 3

Monitoring 0

Evaluation 0

Datasets & Experiments 0

Annotation Queues 0

Prompt Engineering 0

Prompts 0

Playground 0

LangGraph Platform 0

Deployments 0

Settings

Documentation

What's New

Contact Sales

Invitations

Theme

Personal

katakumby1996@gmail.com

pr-wooden-smelting-30

Runs

LangGraph

user: Wh

LangGraph

user: Wh

LangGraph

user: Het

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TRACE

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ChatOpenAI qwen3:30b 4.39s

Some runs have been hidden. Show 4 hidden runs

ChatOpenAI

Run Feedback Metadata

Playground Add to ↓ ↗

YAML RAW

Output

AI

Wait, the tool response says "see ['PartyIdentification272' on page 775]". So the specification is in the ISO20022 MDR (Message Definition Report) under the relevant message structure. The user might need to refer to the MDR document, specifically the section on PartyIdentification272 or the payment initiation messages.

Since the user is asking for where to find the specification, the answer should direct them to the ISO20022 MDR, particularly the PartyIdentification272 structure, which is detailed on page 775 of the MDR. The response from the tool already includes that reference, so the assistant should present that as the answer.

I should check if there's any other tool needed, but the MDR tool was the right one. The other tools are for business impact or ordering systems, which aren't relevant here. So the answer is to refer to the ISO20022 MDR, specifically the PartyIdentification272 section on page 775.

</think>

The specification for "ultimate debtor" in payment initiation is defined in the **ISO20022 Message Definition Report (MDR)** under the **UltimateDebtor (UltmtDbr)** element. This is detailed in the **PartyIdentification272** structure, referenced on **page 775** of the ISO20022 MDR documentation.

For further context:

- **UltimateDebtor (UltmtDbr)** is part of the payment initiation message structure.

- It relates to the **InitiatingParty (initgPty)** element, which specifies the party initiating the payment (e.g., the debtor or their agent).

- The full specification includes details on **PartyIdentification272** (e.g., identification details, address, and related fields).

To access the complete specification, refer to the **ISO20022 MDR** (Message Definition Report) document, specifically the section covering **PartyIdentification272** (page 775). This document is available through official ISO20022 resources or the MDR repository.

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Personal > Tracing Projects > pr-wooden-smelting-30

Runs

Observability

Tracing Projects 3

Monitoring 0

Evaluation 0

Datasets & Experiments 0

Annotation Queues 0

Prompt Engineering 0

Prompts 0

Playground 0

LangGraph Platform 0

Deployments 0

Settings

Documentation

What's New

Contact Sales

Invitations

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pr-wooden-smelting-30

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Some runs have been hidden. Show 4 hidden runs

ChatOpenAI

Run Feedback Metadata

Playground Add to ↓ ↗

YAML RAW

Output Schema

ResponseFormat

Respond to the user in this format.

status

Type string

Enum input_required completed error

default: input_required

YAML RAW

message

Type string

Input

SYSTEM

Set response status to input_required if the user needs to provide more information to complete the request. Set response status to error if there is an error while processing the request. Set response status to completed if the request is complete.

HUMAN

Where can I find specification for ultimate debtor in payment initiation ?

AI

<think>

Okay, the user is asking where to find the specification for "ultimate debtor" in payment initiation. Let me break this down.

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▼ Agent Card


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Chat

Messages from the agent are marked with  (compliant) or  (non-compliant). Click any message to view the raw JSON.


status-update Server responded with:

Looking up the exchange rates... 

status-update Server responded with:

Processing the exchange rates.. 

artifact-update

INGA = InstructingAgent (agent forwarding payment), INDA = InstructedAgent (agent executing payment instruction). 

► Message Metadata

Type a message...

Send

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Personal > Tracing Projects > pr-wooden-smelting-30

Runs

pr-wooden-smelting-30

Waterfall

LangGraph

agent 67.24s

call_model 67.23s

Prompt 0.00s

ChatOpenAI qwen3:30b 67.23s

should_continue 0.00s

tools 3.66s

retriever_iso20022org_mdr 3.65s

VectorStoreRetriever 3.65s

agent 61.53s

call_model 61.53s

Prompt 0.00s

ChatOpenAI qwen3:30b 61.52s

should_continue 0.00s

generate_structured_response 5.61s

generate_structured_response 5.61s

ChatOpenAI qwen3:30b 5.61s

VectorStoreRetriever

Run Feedback Metadata

Input

Query

INGA vs INDA settlement difference

Output

DOCUMENTS 4

D

INDA | InstructedAgent | Settlement is done by the agent
instructed to execute a payment
instruction.

INGA | InstructingAgent | Settlement is done by the agent
instructing and forward the payment
to the next party in the payment chain. |

Header 1 • **SettlementMethodAgentRule**

_collection_name marker_markdownHeaderTextSplitter

_chunk_id eb52831-c599-493d-a07e-c729e81ca1f

_id e9bec4bc-8270-4a26-9b20-31543e3da25f

source_file ISO20022_MDRPart2_PaymentsClearingAndSettlement_2024_2025_v1.md

path Payments Clearing and Settlement(Payments Clearing and Settlement(MDR)/ISO20022_MDRPart2_PaymentsClearingAndSettlement_2024_2025_v1

D

CodeName | Name | Definition

INGA | InstructingAgent | Settlement is done by the agent
instructing and forward the payment
to the next party in the payment chain. |

_collection_name marker_markdownHeaderTextSplitter

_chunk_id 5e5a7631-e5c4-4ee6-a67b-1d99e08eed1e

_id 2faafa7-4be6-4531-92f8-03080cd24d41

Header 2 • **6.4.1.91 SettlementMethod <StmMtd>

START TIME 09/23/2025, 11:30:41 PM

END TIME 09/23/2025, 11:30:44 PM

STATUS Success

TOTAL TOKENS 0 tokens

LATENCY 3.65s

TYPE

TAGS QdrantVectorStore OllamaEmbeddings

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Personal > Tracing Projects > pr-wooden-smelting-30

Runs

pr-wooden-smelting-30

Waterfall

LangGraph

agent 67.24s

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Prompt 0.00s

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call_model 61.53s

Prompt 0.00s

ChatOpenAI qwen3:30b 61.52s

should_continue 0.00s

generate_structured_response 5.61s

generate_structured_response 5.61s

ChatOpenAI qwen3:30b 5.61s

call_model

Run Feedback Metadata

Input

the payment chain. |

CodeName | Name | Definition

INGA | InstructingAgent | Settlement is done by the agent
instructing and forwarding the payment
to the next party in the payment chain. |

CodeName | Name | Definition

Output

AI

<think>

Okay, let's see. The user asked about the difference between INGA and INDA settlement. I called the ISO20022 tool to get the definitions. The response from the tool shows two entries.

Wait, looking at the tool response, there's a table with INDA and INGA. INDA is "InstructedAgent" with settlement done by the agent instructed to execute the payment. INGA is "InstructingAgent" with settlement by the agent instructing and forwarding the payment.

Wait, but the user's question is about the difference. So I need to explain that INDA refers to the agent who is instructed to handle the settlement (the one receiving the instruction), while INGA is the agent who is giving the instruction and forwarding the payment. So INGA is the one initiating the payment chain, and INDA is the one executing it based on the instruction.

I should make sure to clarify that INGA is the instructing agent (the one sending the payment instruction), and INDA is the instructed agent (the one carrying out the settlement). The key difference is who is responsible for the settlement: the agent giving the instruction vs. the agent receiving it.

Wait, the tool response says for INDA: "Settlement is done by the agent instructed to execute a payment instruction." So the agent who was told to do it. For INGA: "Settlement is done by the agent instructing and forwarding the payment to the next party." So the agent who is sending the payment to the next step.

So the difference is that INGA is the agent that's sending the payment instruction onward (the one initiating the next step), while INDA is the agent that's executing the instruction they received. So INGA is the sender in the chain, INDA is the receiver executing the instruction.

I need to present this clearly. Maybe use bullet points or a simple comparison. Let me check if the tool response has any other details, but it seems like the main points are there. So the answer should state that INGA refers to the instructing agent (forwarding payment), and INDA refers to the instructed agent (executing the payment instruction).

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Personal > Tracing Projects > pr-wooden-smelting-30

Runs

Observability

Tracing Projects 3

Monitoring 0

Evolution

Datasets & Experiments 0

Annotation Queues 0

Prompt Engineering

Prompts 0

Playground

LangGraph Platform

Deployments 0

Settings

Documentation

What's New

Contact Sales

Invitations

Theme

Personal

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pr-wooden-smelting-30

1 filter

Last 7 days

Traces

LLM Call

LangGraph

agent 67.24s

call_model 67.23s

Prompt 0.00s

ChatOpenAI qwen3:30b 67.23s

should_continue 0.00s

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ChatOpenAI qwen3:30b 61.52s

should_continue 0.00s

generate_structured_response 5.61s

generate_structured_response 5.61s

ChatOpenAI qwen3:30b 5.61s

Some runs have been hidden. Show 4 hidden runs

ChatOpenAI

Run

Feedback

Metadata

Logname	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.

YAML

RAW

Output

AI

Wait, the tool response says for INDA: "Settlement is done by the agent instructed to execute a payment instruction." So the agent who was told to do it. For INGA: "Settlement is done by the agent instructing and forwarding the payment to the next party." So the agent who is sending the payment to the next step.

So the difference is that INGA is the agent that's sending the payment instruction onward (the one initiating the next step), while INDA is the agent that's executing the instruction they received. So INGA is the sender in the chain, INDA is the receiver executing the instruction.

I need to present this clearly. Maybe use bullet points or a simple comparison. Let me check if the tool response has any other details, but it seems like the main points are there. So the answer should state that INGA refers to the instructing agent (forwarding payment), and INDA refers to the instructed agent (executing the payment instruction).

</think>

The difference between **INGA** and **INDA** settlement in ISO20022 is as follows:

- **INGA (InstructingAgent)**:**
Settlement is executed by the ****agent instructing and forwarding the payment**** to the next party in the payment chain. This agent initiates or directs the payment flow (e.g., the sender or intermediary forwarding funds).

- **INDA (InstructedAgent)**:**
Settlement is executed by the ****agent instructed to execute the payment instruction**** (e.g., the recipient bank or intermediary receiving the payment instruction to process it).

****Key distinction**:**
INGA refers to the **"agent sending the instruction"** (forwarding the payment), while INDA refers to the **"agent receiving the instruction"** (executing the settlement). This aligns with ISO20022's role-based settlement definitions for payment messaging.