MONTRAN

National Bank of Georgia

Inception Report – Annex E – Proxy-Participant Interface Specification

Instant Payments System

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MONTRAN

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1. Proxy Solution Description

The Proxy Solution maintains a centralized database of accounts. The Proxy Solution provides the means of registering information for the purposes of:

1. Identifying if a customer has a payment account opened at commercial banks and/or Non-bank PSPs;

2. Assigning a proxy identifier (described in section 1.2 Data Types) to a particular account. The solution matches proxy secondary account identifiers (also called aliases) to corresponding account numbers. It provides a service that responds to incoming lookup queries, enabling the payment initiation using proxy identifier (email address, phone number, etc.) instead of the complete beneficiary information (full name, account number, servicing bank). For clarity, the solution description uses the term of proxy identifiers to cover the details used to identify a specific account identifier from the proxy solution centralized database.

In the context of this document, the term participant refers to any organization that can access and take part in the system. The following participant types are:

- Commercial Banks: Financial institutions that provide a wide range of banking services
- PSPs: Entities that offer payment services, enabling businesses and consumers to make electronic payments
- Authorized entities (Proxy Special Participants): Designated entities by the proxy Operator, that are allowed to use particular inquiries.

The Proxy Solution uses a standard messaging scheme based on ISO20022. The messages and associated XML schemas are described in the following chapter. All requests and responses are stored in the system and retained according to agreed-upon criteria. The Proxy service will store each processed request, along with its status, for a configurable retention period of at least X years, with a unique timestamp for each entry. Requests are typically processed quickly, with a response time of under 1 second, although the response time may vary depending on the size of the request, such as the number of operations in a bulk request.

The Proxy Solution is secured using the same mechanism described for IPS in Annex C security, following the same standards and best practices.

The Proxy Solution will be integrated with the instant payment system in an **out-of-flow** manner, where proxies are resolved before the payment is submitted and the payment messages include account numbers.

For clarity, the proxies are available for use by any participant defined within the Proxy System, regardless of whether that participant is defined in other systems or not (e.g. IPS or RTGS).

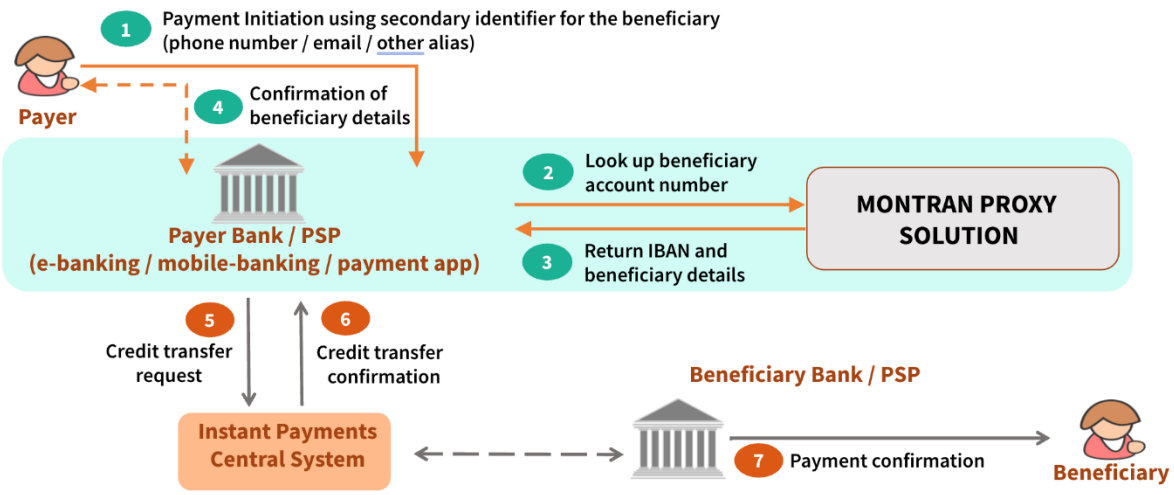


FIGURE 1. PROXY LOOKUP AND PAYMENT FLOW

1.1. Architecture

The Proxy Solution consists of multiple services:

- **Processing Nodes** – independent Java applications that process proxy requests in the form of messages. Multiple processing nodes form a cluster and ensure 24/7 processing.

  ⟶ Proxy Processing Nodes will run in separate java applications from the IPS Nodes, with a similar deployment.

  ⟶ Each nodes persists data to a local PostgreSQL Database.

  ⟶ A node is designated as the **Leader** node by an election mechanism and storage of state in a Zookeeper cluster.

  ⟶ Nodes replicate the state of the Leader node asynchronously or synchronously using Kafka and Kafka Mirror Maker.

  ⟶ Nodes which are not designated as the Leader node are in a **Standby** mode, ready to take over processing if the Leader node becomes unavailable.

As described, the Proxy Solution is designed to ensure continuous 24/7 availability through a cluster of independent processing nodes. Each node processes proxy requests in the form of messages, and multiple nodes work together to maintain uninterrupted operation. When a node goes down, the system automatically ensures that another node takes over processing. The proxy processing nodes are deployed in a way that allows them to operate independently. In the event of a failure, the Leader node, which is designated through an election mechanism and stored in a Zookeeper cluster, plays a key role in managing the state of the system. If the Leader node becomes unavailable, one of the standby nodes will take over processing, either asynchronously or synchronously, depending on the configuration of Kafka and Kafka Mirror Maker, ensuring minimal disruption in service. This

architecture guarantees that processing continues seamlessly even if individual nodes experience downtime, providing continuous availability and reliable request handling.

- **Module for Management and Control** (MMC – enterprise application that is used for managing, monitoring and configuring the Processing Nodes, as well as a user interface for administrators and regular users (All users who are not administrators and belong to participants that can access the system) to manages and view their data, activity and reports.

  ⟶ For easier separation of the environments, a dedicated MMC service (different from the IPS) is used to manage Proxy Solution.

  ⟶ Digital certificates for access to Proxy and IPS can be shared, as their configuration is controlled completely by the system administrators. Particularly, Digital certificates are used for two main purposes:

1. SSL/TLS Connections: These certificates are used to secure the communication between the Proxy and Participants via SSL/TLS, ensuring that the data exchanged between them is encrypted and protected from unauthorized access.

2. Digital Signature Validation: The certificates are also used for validating digital signatures, which ensures the authenticity and integrity of the messages processed.

The key point is that the same digital certificates can be used for both the Proxy Solution and the IPS. This simplifies the management and ensures consistency across the systems, as both the Proxy and IPS can rely on the same set of certificates for secure communication and validation purposes.

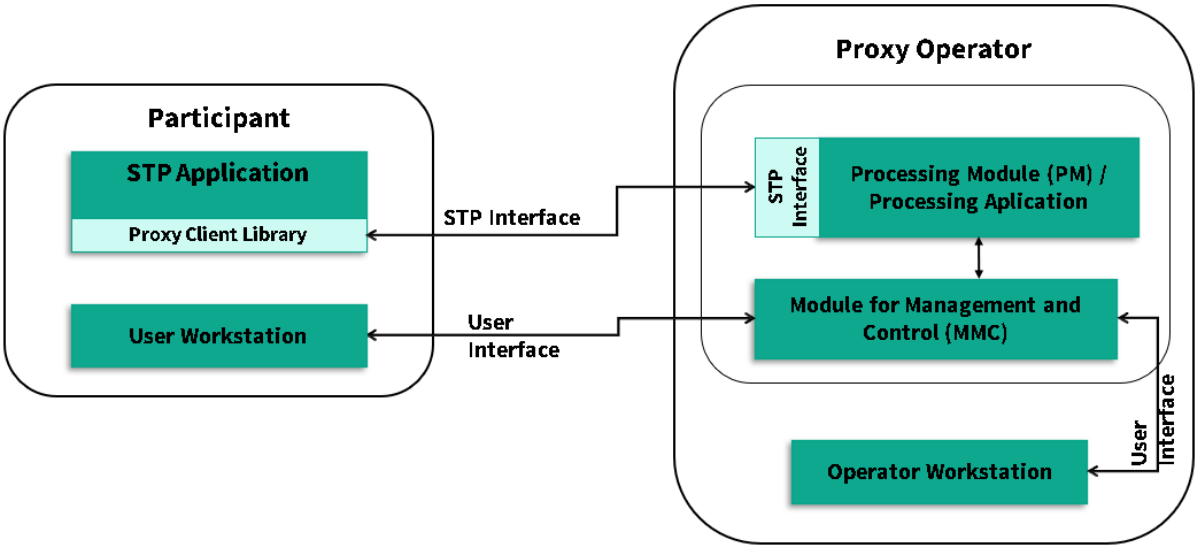


FIGURE 2. PROXY ARCHITECTURE

1.1. Data Types

The Proxy Solution will handle the following data types:

- **Account Details**
- **Account Holder**
- **Proxy Identifier**
- **Authorized Person**
- **Beneficial Owner**

1.1.1. Account Holder

The fields supported by this data type can be seen in the table below:

NAME	DESCRIPTION	FORMAT
Type	Indicates whether the account holder is an individual person or a legal entity. Possible values: -Individual -Legal Entity	Text
Identifier	The identification number or code associated with the account holder, such as a personal ID for individuals or a registration number for legal entities. - The field used for uniqueness system-wide will be the combination of the account holder identifier and participant code, while the field used for uniqueness participant-wide will be the account holder identifier.	Text, max 30
Participant Code	The participant that owns the account holder information.	Text, max 15
Individual First Name (Georgian)	The given name or personal first name of the individual in Georgian language. -Used only for Individual Account Holder Type	Text, max 35
Individual First Name (Other Language)	The given name or personal first name of the individual in another language. -Used only for Individual Account Holder Type	Text, max 35
Individual Surname (Georgian)	The family name or last name of the individual in Georgia language. -Used only for Individual Account Holder Type	Text, max 35
Individual Surname (Other Language)	The family name or last name of the individual in another language. -Used only for Individual Account Holder Type	Text, max 35
Individual Nickname / Middle Name (Georgian)	The individual's preferred nickname or their middle name in Georgian language. -Used only for Individual Account Holder Type	Text, max 35

Individual Nickname / Middle Name (Other Language)	The individual's preferred nickname or their middle name in another language. -Used only for Individual Account Holder Type	Text, max 35
Woman	Gender of the individual. -Used only for Individual Account Holder Type	Boolean
Citizenship	-Used only for Individual Account Holder Type	Text, max 2
Country of Residence	-Used only for Individual Account Holder Type	Text, max 2
Legal Entity Form (Georgian)	The type or structure of the legal entity in Georgian language. -Used only for Legal Entity Account Holder Type	Text, max 35
Legal Entity Form (Other Language)	The type or structure of the legal entity in another language. -Used only for Legal Entity Account Holder Type	Text, max 35
Legal Entity Name (Georgian)	The official registered name of the legal entity in Georgian language. -Used only for Legal Entity Account Holder Type	Text, max 35
Legal Entity Name (Other Language)	The official registered name of the legal entity in another language. -Used only for Legal Entity Account Holder Type	Text, max 35
Women-Led Business	Indicates whether the legal entity is primarily owned, managed, or led by women. -Used only for Legal Entity Account Holder Type	Boolean
Country of Registration	Country of registration of the legal entity. -Used only for Legal Entity Account Holder Type	Text, max 2

1.1.2. Account Details

The fields supported by this data type can be seen in the table below:

NAME	DESCRIPTION	FORMAT
Identifier	Account number IBAN or other unique account identifier If the accounts are IBAN accounts, they are validated according to the following rules: - **22 characters** in total **- 2-letter country code** (e.g., 'GE' for Georgia) **- 2-digit check number** for validating the integrity of the IBAN **- 2 characters for the bank code** (identifying the bank)	Text, max 35

	- 16-digit bank account number (the unique identifier for the account within the bank) -The combination of currency and identifier will serve as the unique identifier for the account entity across the entire system. Non-IBAN accounts will be validated on presence of it.	
Currency	Currency of the account -The combination of currency and identifier will serve as the unique identifier for the account entity across the entire system.	Text, max 3
Type	Possible values: -Payment Account -Deposit Account -VC Account -Securities Account -Safe Deposit Box Additional account types could be defined in MMC.	Text
Opening Date	The date of account opening. / The date of signing the agreement.	Date
Closing Date	The date of account closing. / The date of terminating the agreement.	Date
Participant Code	Bank BIC for banking institutions or an equivalent unique identifier for non-banking institutions, such as a national or sector-specific code, used to uniquely identify the institution in the system.	Text, max 15
Status	Can be ACTIVE/REMOVED **-Active accounts** can be modified and will be included in the response messages. **-Removed accounts** cannot be modified, will not be included in the response messages. -All accounts will remain in the system for tracking and historical purposes and can be viewed by users within MMC.	Text

1.1.3. Authorized Person

The fields supported by this data type can be seen in the table below:

FIELD	DESCRIPTION	FORMAT
Identification Number	The personal identification number of the authorized person managing the account.	Text, max 30
First Name (Georgian)	The given name or personal first name of the authorized person in Georgian language.	Text, max 35
First Name (Other Language)	The given name or personal first name of the authorized person in another language.	Text, max 35
Surname (Georgian)	The family name or last name of the authorized person in Georgia language.	Text, max 35
Surname (Other Language)	The family name or last name of the authorized person in another language.	Text, max 35
Nickname / Middle Name (Georgian)	The authorized person's preferred nickname or their middle name in Georgian language.	Text, max 35
Nickname / Middle Name (Other Language)	The authorized person's preferred nickname or their middle name in another language.	Text, max 35
Woman	Gender of the authorized person.	Boolean
Citizenship	Citizenship of the authorized person	Text, max 2
Country of Residence	Country of residence of authorized person	Text, max 2
Start Date	The date on which the authorized person started acting on behalf of the customer.	Date
End Date	The date on which the authorized person ceased to have the power to act on behalf of the customer.	Date
Status	Can be ACTIVE/REMOVED	Text

Note: Each Account can have up to 5 Authorized Persons managing the accounts.

1.1.4. Beneficial Owner

The fields supported by this data type can be seen in the table below:

FIELD	DESCRIPTION	FORMAT
Identification Number	The personal identification number of the beneficial owner.	Text, max 30
First Name (Georgian)	The given name or personal first name of the beneficial owner in Georgian language.	Text, max 35
First Name (Other Language)	The given name or personal first name of the beneficial owner in another language.	Text, max 35
Surname (Georgian)	The family name or last name of the beneficial owner in Georgia language.	Text, max 35

Surname (Other Language)	The family name or last name of the beneficial owner in another language.	Text, max 35
Nickname / Middle Name (Georgian)	The beneficial owner's preferred nickname or their middle name in Georgian language.	Text, max 35
Nickname / Middle Name (Other Language)	The beneficial owner's preferred nickname or their middle name in another language.	Text, max 35
Woman	Gender of the beneficial owner.	Boolean
Citizenship	Citizenship of beneficial owner	Text, max 2
Country of Residence	Country of residence of beneficial owner.	Text, max 2
Start Date	The date on which the natural person became to be the beneficial owner of the customer account holder.	Date
End Date	The date on which the natural person ceased to be the beneficial owner of the customer account holder.	Date
Status	Can be ACTIVE/REMOVED	Text

Note: Each Legal Entity Account Holder can have up to 5 Beneficial Owners.

1.1.5. Proxy Identifier

The fields supported by this data type can be seen in the table below:

NAME	DESCRIPTION	FORMAT
Alias	The proxy identifier	Text, max 128
Type	Proxy identifier type	Text, max 4
Status	Can be ACTIVE/REMOVED	Text

- **Supported Proxy Identifier Types**

TYPE/XML TAG	DESCRIPTION	FORMAT / VALIDATIONS
MbNb	Georgian mobile phone number	+15n, must contain '+', followed by maximum 15 digits, no extra characters allowed +995 5xx xxx xxx
EmAd	E-mail address	syntactically correct email address to be used
MeId	Merchant ID	
IdNb	Identification number	Text, max 30

Note: Formats can be enforced using country specific validations rules.

Note: Proxy Identifier Types need to be explicitly activated by the system administrators, otherwise they will not be used.

The decision to enable or disable specific types of proxy identifiers for each participant is made by the operator. The operator has the authority to determine which proxy identifier types can be registered/updated/removed by each participant based on their role and requirements. The operator's role is crucial in managing these restrictions, ensuring that only eligible participants have access to specific proxy identifier types based on predefined rules and regulations.

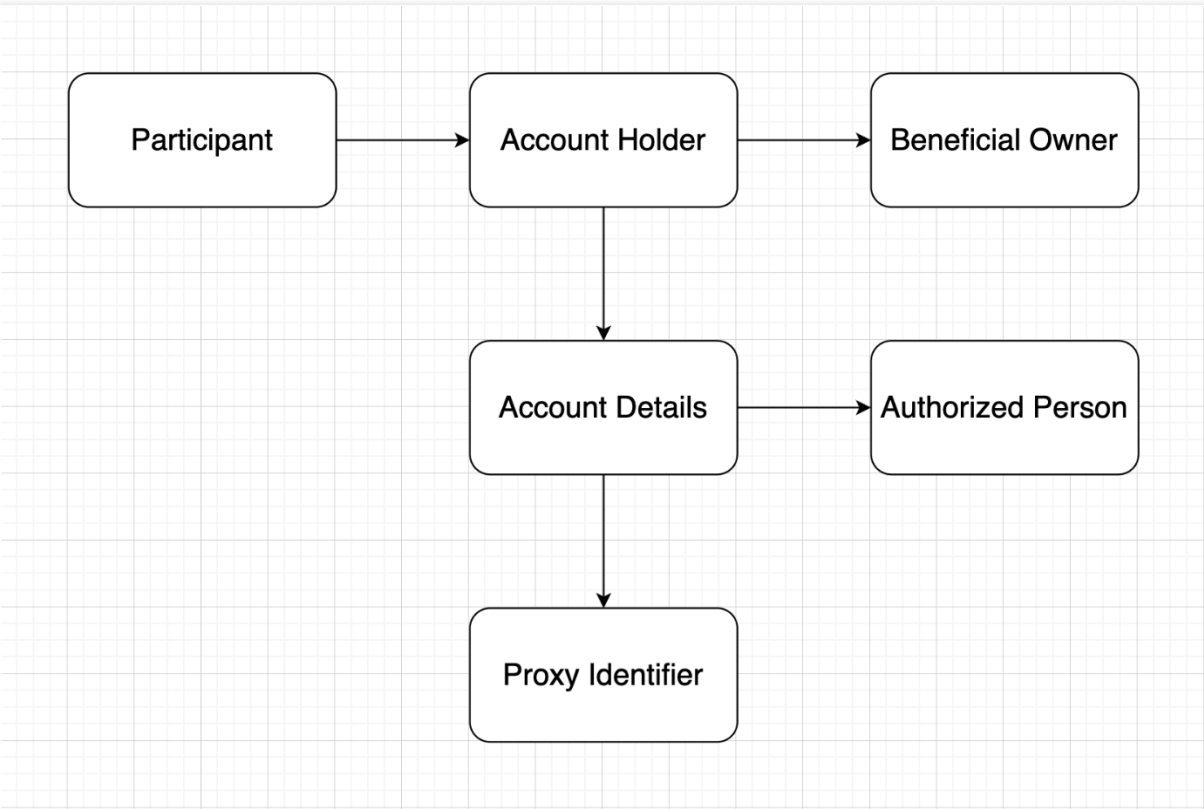
The relationship between Proxy Identifier and Account Details will be many to many. One Account in each currency can have multiple Proxy Identifiers, and one Proxy Identifier can point to multiple Accounts in different currencies .

If a Proxy Identifier points to multiple Accounts, only one account will be the default one. The default account management will be done via the management operation. If the current default account is removed there will be no default account set automatically.

The relationship between a Proxy Identifier and Accounts, as outlined, is many-to-many, meaning one Proxy Identifier can point to multiple Accounts. When multiple accounts are linked to a single proxy, only the last registered account will be considered the default and used for initiating payment instructions. This means that, while several accounts can be associated with a proxy, the system will always prioritize the most recently registered account as the default account for payment initiation. The default account management will be handled through the management operation, and if the current default account is removed, there will be no default account set automatically until a new one is registered. Thus, the last account linked to the proxy becomes the default for transactions, ensuring compliance with the proxy portability requirement.

Considering that an account holder (individual or legal entity) can have multiple records across different participants, and each participant can only manage its own data without overriding the data of an account holder belonging to another participant, the following approach has been adopted: the account holder identifier is unique participant-wide, while the combination of the account holder identifier and participant code ensures uniqueness system-wide. This structure ensures that while account holder (individuals or legal entities) may hold data at multiple participants, this data remains segregated with no overlap or modification of information between participants.

The relationship between the entities managed by the system can be seen in the diagram below:



For a better understanding of the interdependency, if an account holder has data across multiple participants (banks and/or PSPs), please see the table below with an example for a legal entity account holder:

PARTY	ACCOUNT HOLDER IDENTIFIER	ACCOUNT HOLDER NAME	BENEFICIAL OWNER IDENTIFIERS	ACCOUNT NUMBER	CURRENCY	PROXY
BANK A	1234567890	MicroSoft	-123123123 -989789789	GE85152422126436812 65	EUR	Email: abc@gmail.com Phone: +995512345678
					USD	Phone Number: +995512345678
				GE75869261626116146699	EUR	Email: abc@gmail.com
BANK B		microsoft	-123123123 -989789789	GE30883586284684719397	RON	Email: abc@gmail.com Phone: +995512345678
BANK C		Microsoft Corp	-989789789	GE48691895559623412881	RON	Email: abc@gmail.com Phone: +995512345678

As you can see, the data for the same account holder is separated and may vary depending on the information the account holder provides to each specific bank/PSP.

1.2. Operations

The Proxy Solution supports the following operations:

- Management operations:
  - ⟶ Registration
  - ⟶ Update
  - ⟶ Removal
- Query operations:
  - ⟶ Proxy Lookup
  - ⟶ Account Holder Inquiry
  - ⟶ Reachability Check
  - ⟶ Account Possession Check
  - ⟶ Verification of Payee

Access to the Proxy operations can be restricted per Participant. The system administrator has the option of deciding, for each Participant, the subset of Proxy operations that can be accessed by that Participant. The system administrator has the ability to assign different permissions to each participant. Some participants may only have access to lookup or inquiry operations, while others may be restricted to specific tasks like performing reachability checks. This customization helps ensure that each participant has only the level of access they need, improving security and control over the system.

Each Participant is restricted to managing only their own data. In other words, a Participant can only perform management operations (such as register, modify, or delete) on the records associated with the accounts of their own End Users. A Participant cannot perform these operations on data associated with the accounts of another Participant's End Users. This ensures that each Participant has exclusive control over the records they are responsible for, preventing any unauthorized changes or access to data outside of their own scope. This restriction is important for data privacy and security, as it ensures that each Participant can only manage and modify data that they are authorized to handle, based on their relationship with the End User.

Each management operation can be done in two ways: through a MMC or using **STP (Straight-Through Processing) messages**. Here's how the two methods differ:

- When you use the MMC, the operation involves **two steps**: create/update/remove data in the first step and approve those changes in the second step. The two-step process via the MMC is often used because it adds an extra layer of verification, ensuring that the data is reviewed and confirmed.

- When you use **STP messages**, the process is handled in a **single step**, directly sending the changes to the system without the need for manual approval. The changes are sent directly to the system through encrypted STP messages, bypassing the need for manual review or approval. The system trusts that the operation is automated and does not require the user to confirm the changes before submission. This is more efficient for automated systems where the data is considered ready to be processed without the need for manual intervention.

1.2.1. Registration Operation

The Registration Operation allows Participants to:

- Register a new Account Holder: Create a new individual or legal entity account holder, ensuring by the system that the account holder is unique participant-wide and system-wide. The fields used for uniqueness system-wide will be the combination of the account holder identifier and participant code, while the field used for uniqueness participant-wide will be the account holder identifier.
- Register a New Account: Link a new account to an existing account holder, enabling the management of account details. The fields used for uniqueness system-wide will be account number and currency.
- Register New Proxy Identifiers: Link one or more proxy identifiers to a given account.
- Register Authorized Persons: Register a maximum of five authorized persons per account, whether individual or legal entity. The authorized persons will be unique per account.
- Register Beneficial Owners (for Legal Entities): For legal entity account holders, the registration allows the specification of maximum five beneficial owners. The beneficial owners will be unique per account holder within the same participant.

The Registration Operation flow is presented in the following diagram:

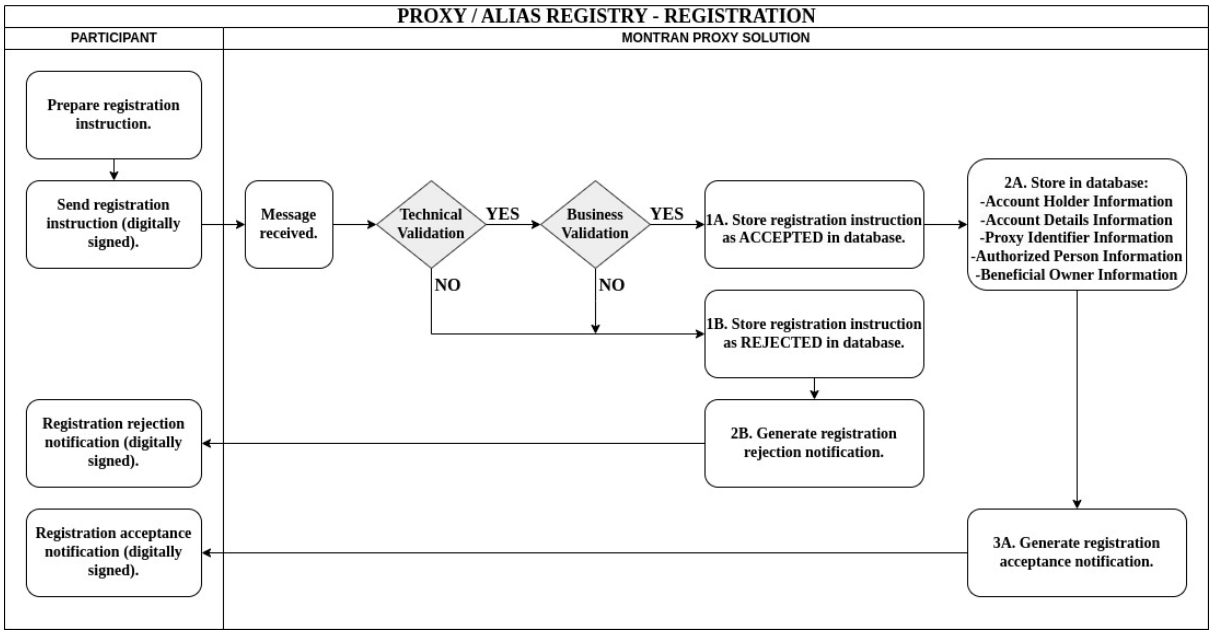


FIGURE 3. 3 REGISTRATION OPERATION

Participants are permitted to register proxy information only for accounts they own. The banks/PSPs will ensure the correctness of the submitted information outside of the Proxy Solution, prior registering individual entities including performing the required KYC processes. When processing the registration operations, the Proxy Solution will perform data validation in order to ensure ownership of the account and prevent duplication of information.

To prevent duplication, the following information is validated for uniqueness:

- Account Holder Identification: The system will not allow two separate account holders to share the same identifier within the same participant (participant-wide).
- Account Number: The system will automatically check for any existing accounts with the same combination of account number + currency. If there's an attempt to create a new account with a duplicate key (account number + currency), the system will reject it. If an account is registered with a number that already exists in the system but with a different currency, it will be treated as a new account, not as an update to the existing account. This is because the previously registered account may have different authorized persons and/or proxy identifiers associated with it, compared to the authorized persons/proxy identifiers for the new currency.
- Proxy Identifier: The system ensures that each proxy identifier is linked to an account only once, preventing the same proxy from being mistakenly added more than once to the same account.
- Authorized Person: The system ensures that within any account, no two authorized persons can be the same, which avoids duplication within that specific account. However, the same individual can be registered as an authorized person for multiple accounts.
- Beneficial Owner**:** The system ensures that no legal entity account holder has the same beneficial owner listed multiple times for the same entity. However, the same person can be

a beneficial owner for multiple legal entities. The system ensures that the association of beneficial owners with a legal entity is consistent and prevents duplication within the same legal entity and within the same participant.

The Registration Operation supports single or batched registrations. A batch registration allows uploading proxies in batches. A batch registration is split into items, which are validated and applied one by one. If all items are correct, the response message is a single SUCCESS message. If any item is erroneous, a batch of ERROR and SUCCESS messages for each item in the batch is returned. ERROR messages contain an item reference and a code that allows the sending participant to identify the cause of the error.

The last registered account for a proxy will be the default account, returned by the Lookup operations. In case the current default account is removed there will be no default account for the proxy identifier and it would be the responsibility of the Customer to register a new account or update the existing account.

1.2.2. Update Operation

The Update Operation allows Participants to:

- Update Account Holder Information – The following details can be updated:
  - ⟶ Individual First Name (Georgian + Other Language)
  - ⟶ Individual Surname (Georgian + Other Language)
  - ⟶ Individual Nickname (Georgian + Other Language)
  - ⟶ Gender
  - ⟶ Citizenship
  - ⟶ Country of Residence
  - ⟶ Legal Entity Form (Georgian + Other Language)
  - ⟶ Legal Entity Name (Georgian + Other Language)
  - ⟶ Women-Led Business
  - ⟶ Country of registration
- Update Authorized Person Information – The following details can be updated:
  - ⟶ First Name (Georgian + Other Language)
  - ⟶ Surname (Georgian + Other Language)
  - ⟶ Nickname (Georgian + Other Language)
  - ⟶ Gender

- ⟶ Citizenship
- ⟶ Country of Residence
- ⟶ Start Date
- ⟶ End Date

- Update Account Details Information – The following details can be updated:
  - ⟶ Opening Date
  - ⟶ Closing Date
  - ⟶ Type
  - ⟶ -Currency
- Update Proxy Identifier Information – The following details can be updated:
  - ⟶ Alias
- Update Beneficial Owner Information – The following details can be updated:
  - ⟶ First Name (Georgian + Other Language)
  - ⟶ Surname (Georgian + Other Language)
  - ⟶ Nickname (Georgian + Other Language)
  - ⟶ Gender
  - ⟶ Citizenship
  - ⟶ Country of Residence
  - ⟶ Start Date
  - ⟶ End Date

The Update Operation flow is presented in the following diagram:

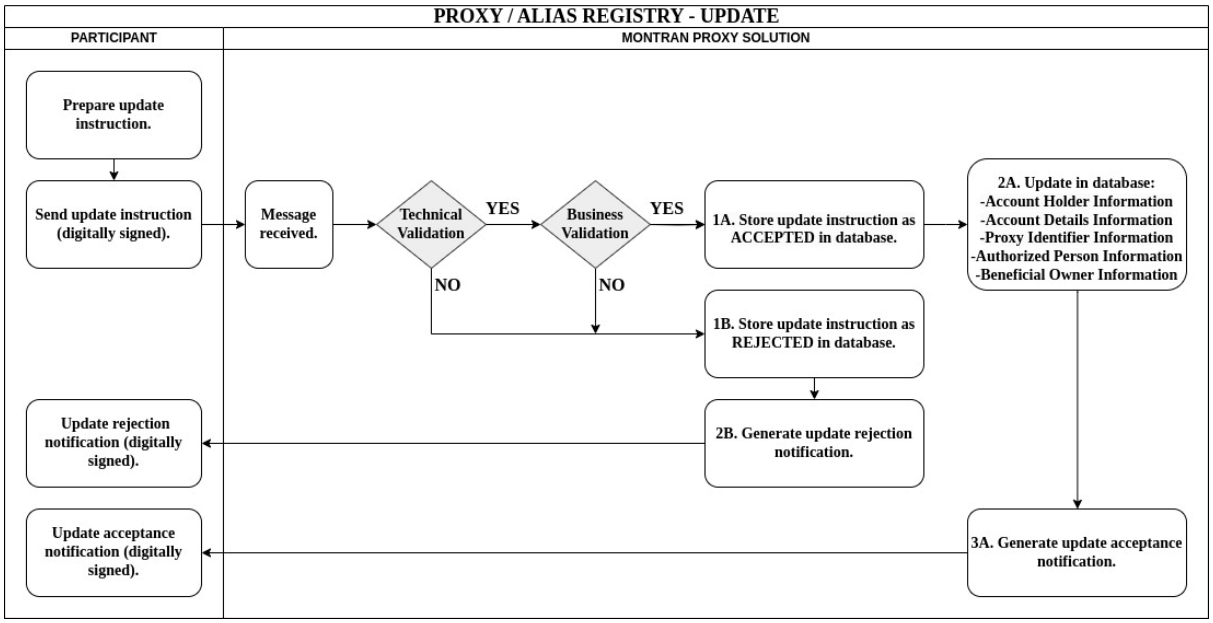


FIGURE 4. UPDATE OPERATION

Participants are permitted to update information only for accounts they own. The banks/PSPs will need to ensure the correctness of the submitted information outside of the Proxy Solution, prior to updating individual entities. When processing the update operations, the Proxy Solution will perform data validation using the same mechanism as described in section 1.2.1 Registration Operation, in order to ensure ownership of the account and prevent duplication of information.

The Update Operation supports single or batched updates. A batch update allows updating proxies in batches. A batch update is split into items, which are validated and applied one by one. If all items are correct, the response message is a single SUCCESS message. If any item is erroneous, a batch of ERROR and SUCCESS messages for each item in the batch is returned. ERROR messages contain a reference and a code that allows the sending Participant to identify the cause of the error.

The Participant can change a proxy identifier linked to a specific account but cannot change its type (For example, a proxy cannot be changed from a mobile number to an email, as each proxy type has different validation rules, and these cannot be switched between types). The Participant can change the account holder name but cannot change the identifier of a specific account .The Participant will be able to assign or change to its customers' accounts only those identifiers types, that are enabled/activated for that Participant by the Operator. The Proxy ensures that when multiple accounts (IBANs) are linked to a single Proxy Identifier, only the last registered IBAN will be active one and will be retrieved from the Proxy in response to the lookup service. Removal Operation

The Removal Operation allows Participants to:

- Remove a specified account owned by an account holder.
- Remove a specified proxy identifier linked to a specified account.
- Remove a specified authorized person from a specified account.
- Remove a beneficial owner for a legal entity account holder.

The Removal Operation flow is presented in the following diagram:

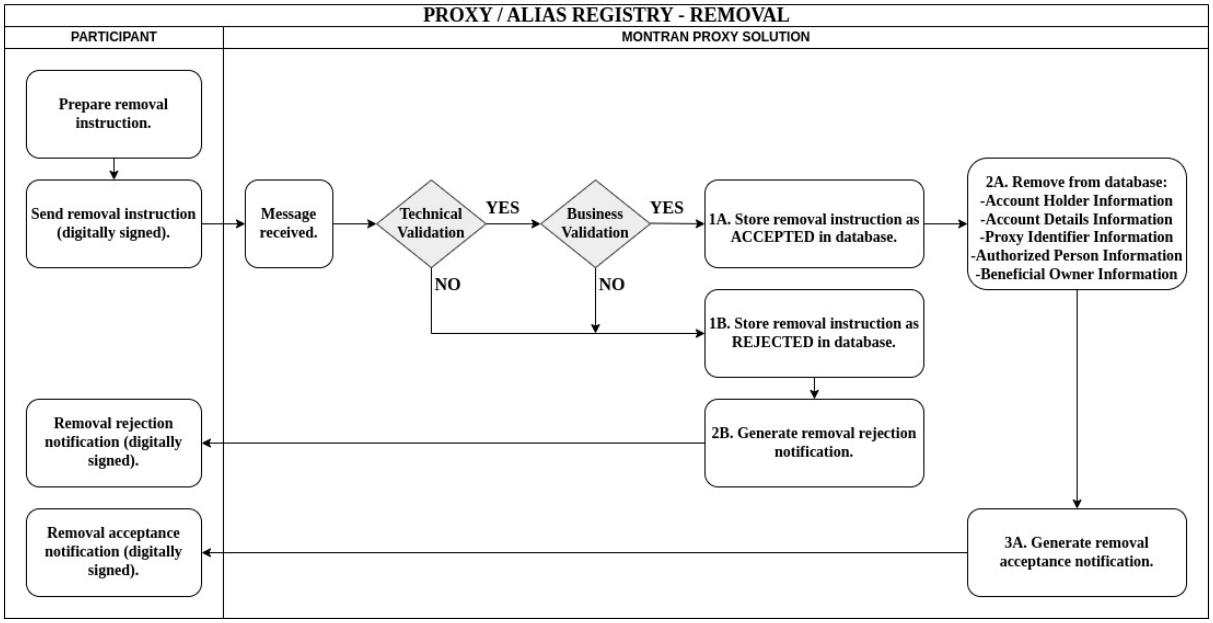


FIGURE 5. REMOVAL OPERATION

Participants are permitted to remove information only for accounts they own. The banks/PSPs will need to ensure the correctness of the submitted information outside of the Proxy Solution, prior to removing individual entities. When processing the removal operations, the Proxy Solution will perform data validation in order to ensure ownership of the account. The Removal Operation supports single or batched registrations. A batch removal allows removal of proxies, authorized persons and beneficial owners in batches. A batch removal is split into items, which are validated and applied one by one. If all items are correct, the response message is a single SUCCESS message. If any item is erroneous, a batch of ERROR and SUCCESS messages for each item in the batch is returned. ERROR messages contain a reference and a code that allows the sending participant to identify the cause of the error.

When an account in particular currency is deleted for an account holder, all proxies associated with that account, as well as all authorized persons, will be marked as deleted in the system. This ensures that all data related to the deleted account, including proxies and authorized persons, is properly removed from the system. All the entities that are considered to be removed from the system are marked with the status 'REMOVED" and will be available for viewing/inquiries in MMC.

A Participant can remove an alias linked to a specific account. If the alias being removed is the only one associated with the account, the alias will be deleted, but the account will remain active in the system. If the account has multiple aliases, only the selected alias will be removed, and the account will continue to exist with the remaining aliases. An authorized person can also be removed from an account.

1.2.3. Account Holder Inquiry Operation

The Account Holder Inquiry Operation allows Participants to:

- Retrieve details of an account holder based on a given account holder identification number.

Participants are permitted to inquire about information only for the account holders that they own. When processing the Account Holder Inquiry Operation, the Proxy Solution will perform data validation in order to ensure ownership of the account holder.

The result of the inquiry can be:

- Positive – The account holder is found in the database. The response contains the following information, based on a flag from the request message:

  ⟶ If the flag is true: Information only about the proxy identifiers and accounts linked to those proxies, accounts owned by the account holder.

  ⟶ If the flag is false: All information about the account holder found in the system, owned by the participant that sent the request. The information includes:

  - Complete details of the account holder
  - A list of all beneficial owners linked with the account holder
  - A list of all accounts belonging to the account holder
  - A list of all authorize persons linked to the accounts owned by the account holder
  - A list of all proxy identifiers linked to the accounts owned by the account holder

- Negative – Inquiry did not pass validation, or the account holder cannot be found in the proxy database. The response message contains a negative result.

The Account Holder Inquiry Operation flow is presented in the following diagram:

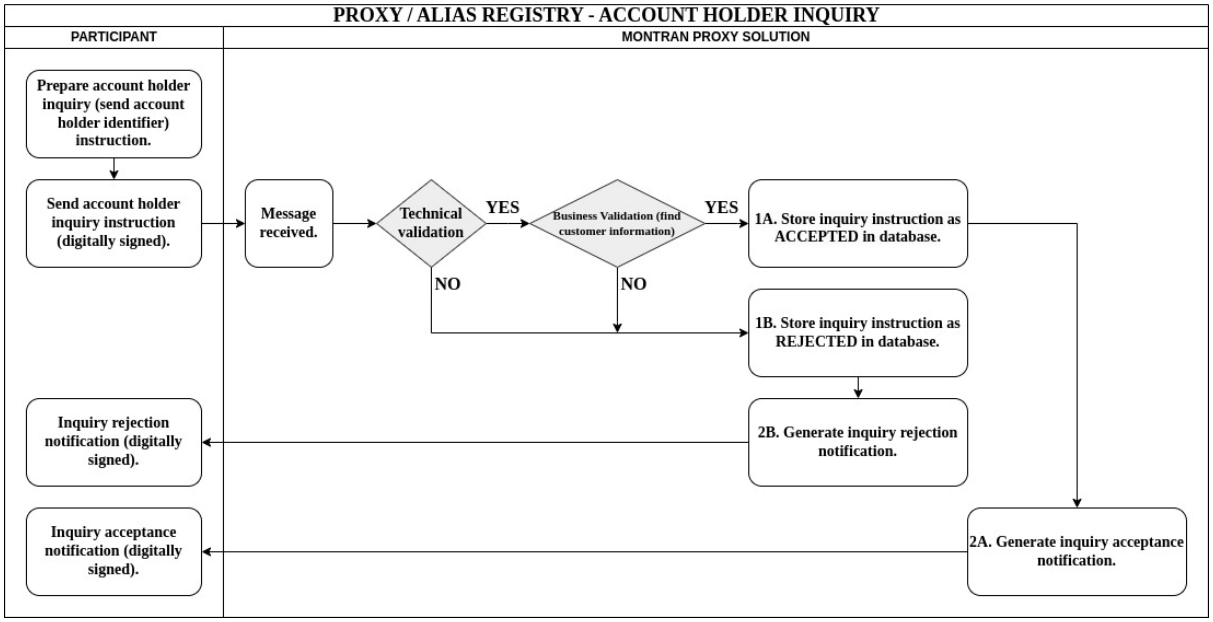


FIGURE 6. ACCOUNT INQUIRY OPERATION

1.2.4. Proxy Lookup Operation

The Proxy Lookup Operation allows Participants to perform a lookup using a proxy identifier and a currency to retrieve the default account associated with that specific proxy.

The Proxy Lookup Operation flow is presented in the following diagram:

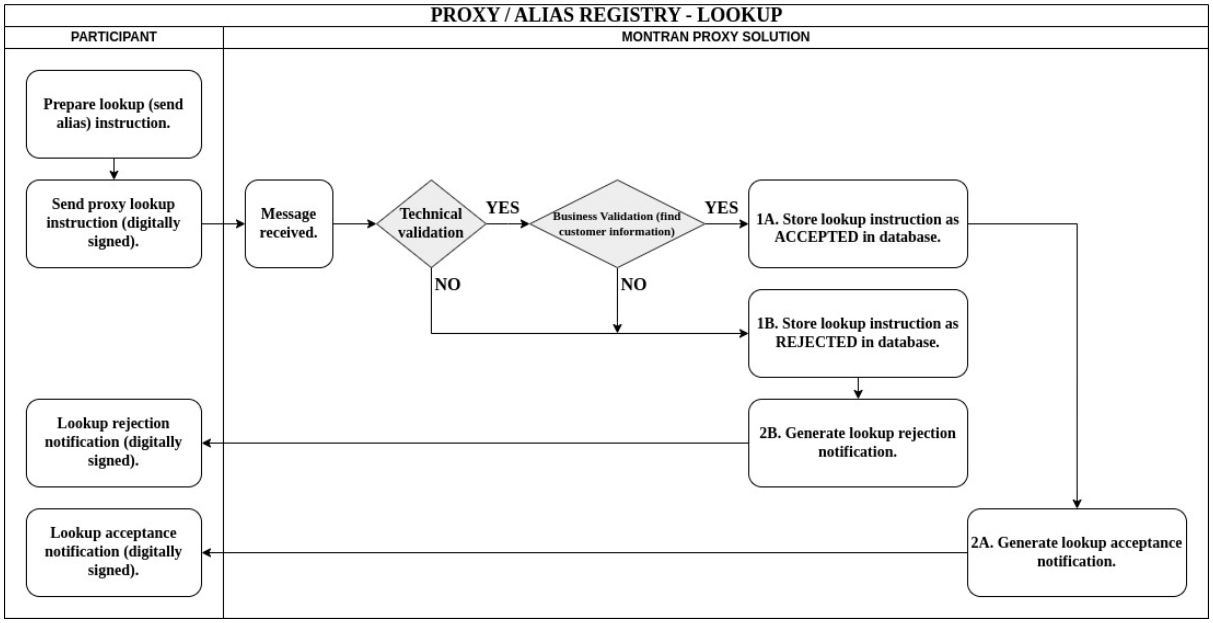


FIGURE 7. PROXY LOOKUP OPERATION

The result of the lookup operation can be:

- Positive – the proxy can be found in the system.
    - The response will contain the account number, participant code and account holder's name. The inclusion of the account holder's name will be determined by the system configuration, controlled via a system parameter with the following options:
        - Full first name, surname and nickname
        - Full nickname, first (x) letters of the first name, and first (x) letters of the surname
        - First (x) letters of the first name and first (x) letters of the surname
- Negative - The response message contains a negative result. The possible reasons for the rejection are:
    - Lookup did not pass validation.
    - The proxy cannot be found in the proxy database.
    - The default account associated with the proxy has a different currency.

1.2.5. Reachability Check

The Reachability Check allows participants to verify whether a specific proxy identifier is registered within the Proxy Solution. This functionality enables participants to inform their end users which of their proxy identifiers are currently reachable via the system. By performing this check, participants can ensure that the identifiers they are using are active and available for communication or service access via the proxy system.

The Reachability Check Operation flow is presented in the following diagram:

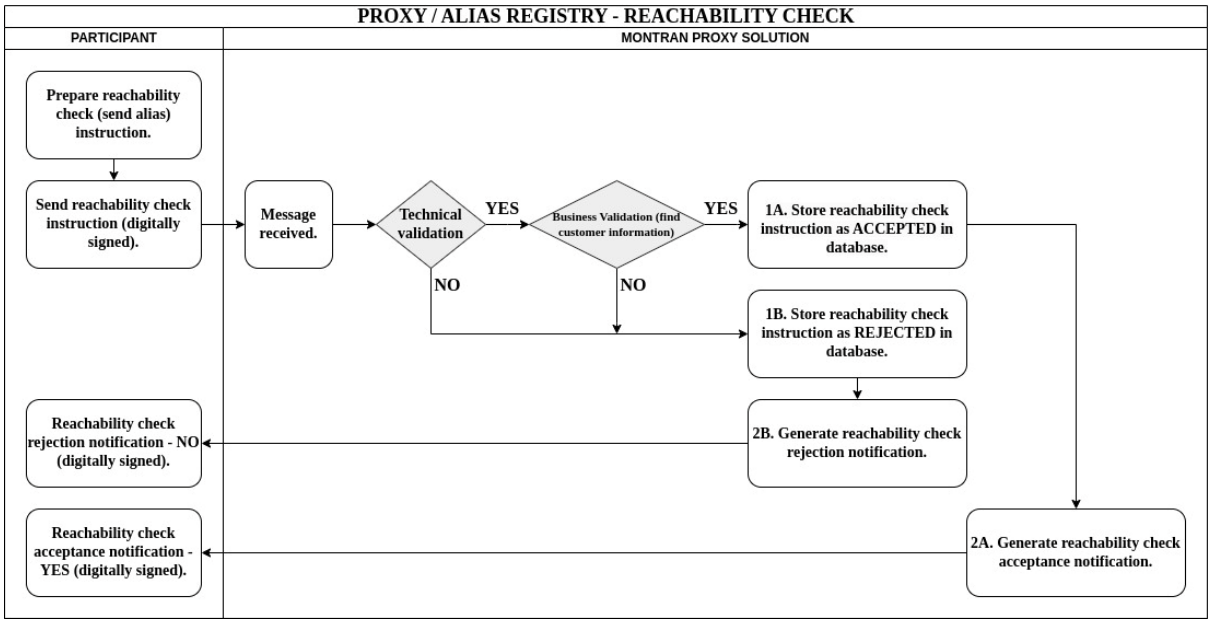


FIGURE 8. REACHABILITY CHECK OPERATION

The result of the reachability check can be:

- Yes – the proxy identifier can be found in the Proxy Solution
- No – the proxy identifier cannot be found in the Proxy Solution

1.2.6. Account Possession Check

This operation verifies whether an Individual Account Holder or both an Individual and a Legal Entity Account Holder possesses a valid payment account. Possession checks should be done for individuals only, or for both. The operator must be possible to predefine this in advance. If the account holder exists, the operation then checks whether they have an active payment account and will return a response of “yes” if the account holder has an Active Payment Account, and “no” if they do not, or the account is Removed. The search will be performed only on bank accounts, or on both bank and PSP accounts, depending on a system parameter.

The Account Possession Check Operation flow is presented in the following diagram:

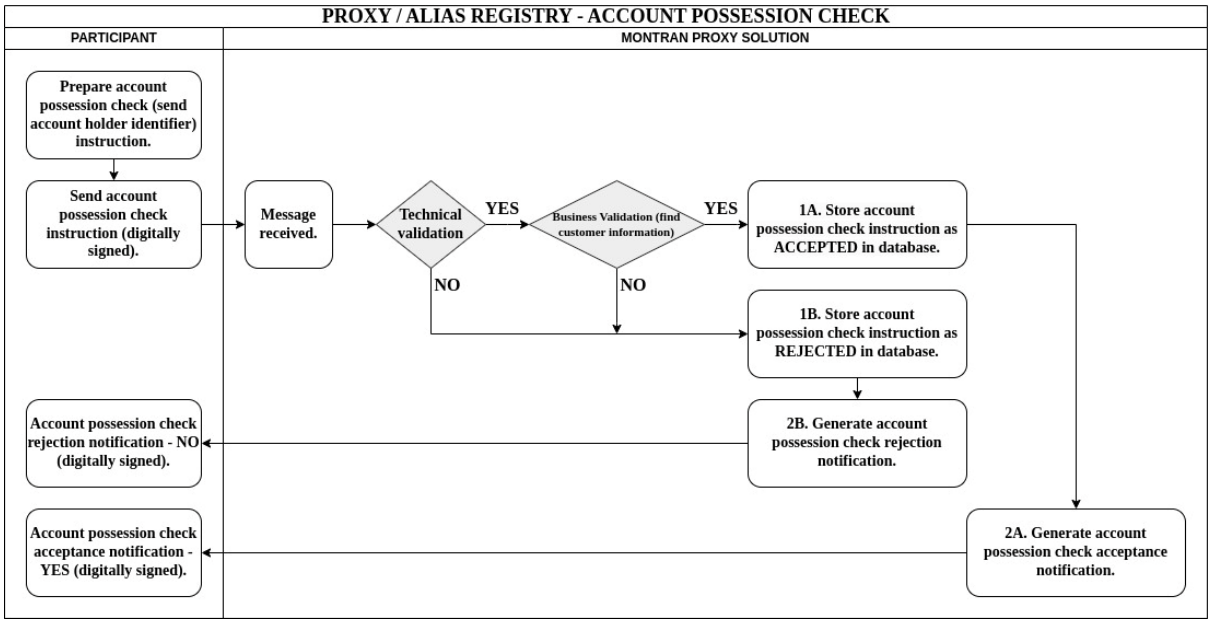


FIGURE 9. ACCOUNT POSSESSION CHECK OPERATION

The result of the payment account possession check can be:

- Yes – there is an active payment account for the given individual or for both an individual and a legal entity identifier

- No – there are no active payment accounts for the given individual or for both an individual and a legal entity identifier

1.2.7. Verification of Payee

This operation allows participants on behalf of end-user (payer) to query the Proxy Solution to verify the matching the details of payment accounts held at commercial banks or PSPs. The system provides responses and performs necessary checks to ensure that the account and beneficiary information match. The request includes two details: the account number or identification code and the account holder's name. An algorithm is implementing that checks the matching of the account number/identification code and the account holder's name against the records in the Proxy module. If the matching rate is, for example, above 95%, the response will be classified as "matches." If the matching rate is, for example, between 80% and 95%, the response will be "largely matches." In cases where the matching rate is, for example, below 80%, the response will be classified as "unmatched. The system allows flexibility to change the matching percentage through static parameters. When processing a search for payment accounts, the system will respond according to the following conditions:

- **Account Number and Beneficiary Name Check:** Verify that the account number matches the payment beneficiary's name for requests that include both the account number and the beneficiary's name.

Responses:

- ✓ Match
- ✓ No Match
- ✓ Close Match with the Name of the beneficiary (in this case response should include the name of the beneficiary as recorded in the PROXY database back to the Requesting PSP and the Requester (the end-user/payer). However, the inclusion of the beneficiary's name will depend on a system parameter, which can be configured to either include or not the name in the response message, separately for individuals and legal entities.
- ✓ Verification check not possible.

- **Account Number and Identification Number Check:** Verify that the account number matches the identification number for requests that include both the account number and the identification number.

  Responses:

  - ✓ Match
  - ✓ No Match
  - ✓ Identification number not supported/known
    Verification check not possible

The Verification of Payee Operation flow is presented in the following diagram:

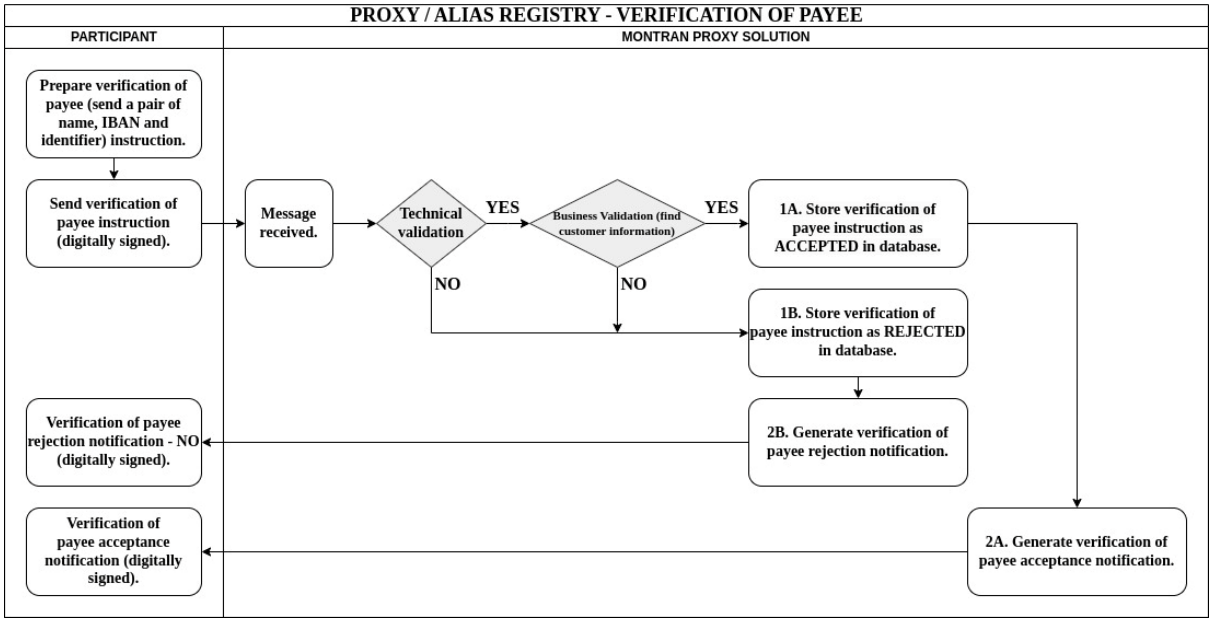


FIGURE 10. VERIFICATION OF PAYEE OPERATION

Forms/methods of responses

Each request is an HTTPS request with a payload containing the fields specified for **acmt.022** and **acmt.023** in the 'Message Structure' section. Similarly, each response is an HTTPS response with a

payload containing the fields outlined for **acmt.024** and **pacs.002** in the same section. Note that MMC does not deliver or create messages.

2. ISO20022 Messaging Scheme

2.1. Message Types

All messages are custom-made based on the ISO20022 messaging scheme. The message types used for Proxy Solution can be found in the table below:

MESSAGE TYPE	MESSAGE DESCRIPTION	USAGE
acmt.022	IdentificationModificationAdviceV04 XML Schema: acmt.022.001.04.xsd	-Registration Operation (single + bulk) -Update Operation (single + bulk) -Removal Operation (single + bulk)
acmt.023	IdentificationVerificationRequestV04 XML Schema: acmt.023.001.04.xsd	-Proxy Lookup (single + bulk) -Account Inquiry (single + bulk) -Reachability Check (single + bulk) -Account Possession Check (single + bulk) -Verification of Payee (single + bulk)
acmt.024	IdentificationVerificationReportV04 XML Schema: acmt.024.001.04.xsd	-Response to Proxy Lookup Operation -Response to Account Holder Inquiry Operation -Response to Reachability Check Operation -Response to Account Possession Check Operation -Response to Verification of Payee Operation
pacs.002	StatusReportV13 XML Schema:pacs.002.001.013.xsd	-Response to Registration Operation -Response to Update Operation -Response to Removal Operation Can also be sent as response to query operations to indicate a problem with the message (e.g., invalid xml) .

2.2. Validations & Formats

Each incoming request undergoes the following validation steps:

- **Digital Signature Validation**: The request is verified using a digital signature to ensure its authenticity, integrity, and that it originates from a trusted source.
- **XML Schema Validation**: The request is checked against the defined XML schema to confirm that its structure and data comply with the required format and rules.

- **Additional Technical and Business Validations**: Further validation checks are performed, as outlined in the **Message Structure section** of the document, to ensure the request meets specific technical and business requirements.

These validation steps collectively ensure the security, accuracy, and compliance of the data before it is processed.

The transmitted information is grouped in three parts:

1. Message Header
2. Batch Header
3. Detailed information of the individual operation. This could be any type of operation, such as a registration operation, where a new entry is created in a system; an update operation where existing data is modified; a lookup operation, where information is retrieved from a database, etc.

The message constitution follows a set of rules, which are validated according to the Proxy Solution rules:

- Each message can only contain one batch.
- A batch always consists of a header and one or more operations (items/instructions).
- Each batch can only contain operations of the same type.
- For each message type, the number of operations and the size of the message can be configured using two static parameters.

Duplicates cannot coexist in the last 24 hours in the system. . Duplicates are validated by combining a set of fields to form a unique key. The fields used to form the duplication key are:

- Identification of the Participant (BIC) that sent the message + Operation Reference (*Vrfctn/Id* tag for acmt.023 and *Mod/Id* tag for acmt.022)
- Identification of the Participant (BIC) that send the message + Batch Reference (Assgnmt/MsgId tag for both acmt.022 and acmt.023)

In order to identify the characteristics of each message in terms of “Format and “Multiplicity”, the following symbology was adopted:

Format

FORMAT	DESCRIPTION
MaxNNNText	Alphanumeric field with a maximum of NNN characters allowed
Boolean	Can take the values “true” or “false”
ISODateTime	Format: AAAA-MM-DDTHH24:MI:SS[Z][(+/-)HH:mm], in accordance with ISO20022

ISODate	Format: AAAA-MM-DD in accordance with ISO20022
BICIdentifier	Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} in accordance with ISO20022
IBANIdentifier	Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} in accordance with ISO20022
NNN-Digit	Numeric field that allows exactly NNN digits
ISOCountryCode	Format: [A-Z]{2,2} in accordance with ISO20022

Multiplicity

MULTIPLICITY	DESCRIPTION
[0..0]	Reserved field
[0..1]	This field is optional / conditional. If present, it may only have 1 occurrence. The description column describes the context in which this field shall be used
[1..1]	Mandatory field (1 occurrence only)
[1..*]	Mandatory field with multiple occurrences allowed
[0..*]	Optional field with multiple occurrences allowed

2.3. Message Structure

XML messages are a subset of ISO 20022 standard. XML schemas can be distributed and quickly integrated into XML applications to automatically generate validation code. This means that the Participants and the Proxy Solution can perform validation using the same schema, to verify messages being exchanged. Schema errors that are found will cause the rejection of an entire file.

2.3.1. Message Header (App Hdr) – head.001.001.03

The format of this message is described in ISO20022, but the Proxy Solution uses a specific set of fields that is described below:

HEADER MESSAGE HEAD.001				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
1	Message	±	[1..1]	Message Root
2	+ AppHdr	±	[1..1]	Message Header
3	++ Fr	±	[1..1]	
4	+++ FIId	±	[1..1]	
5	++++ FinInstnId	±	[1..1]	

6	+++++ BICFI	BICIdentifier	[1..1]	Sender BIC
7	++ To	±	[1..1]	
8	+++ FIId	±	[1..1]	
9	++++ FinInstnId	±	[1..1]	
10	+++++ BICFI	BICIdentifier	[1..1]	Receiver BIC
11	++ BizMsgIdr	Max35Text	[1..1]	Message Reference
12	++ MsgDefIdr	Max35Text	[1..1]	Message Type
13	++ CreDt	ISONormalizedDateTime	[1..1]	Date & Time of Message Creation
14	++ Sgntr	±	[1..1]	Element that entails the digital signature

Example of message with header that contains acmt.022 business message:

```
<?xml version="1.0" encoding="UTF-8"?>
<hdr:Message xmlns:hdr="urn:montran:message.01">
	<hdr:AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.03">
		<Fr>
			<FIId>
				<FinInstnId>
					<BICFI>PARTYBIC</BICFI>
				</FinInstnId>
			</FIId>
		</Fr>
		<To>
			<FIId>
				<FinInstnId>
					<BICFI>PROXYBIC</BICFI>
				</FinInstnId>
			</FIId>
		</To>
		<BizMsgIdr>test034</BizMsgIdr>
		<MsgDefIdr>acmt.022.001.04</MsgDefIdr>
		<CreDt>2018-03-26T10:12:13Z</CreDt>
		<Sgntr>
			.....
		</Sgntr>
	</hdr:AppHdr>
	<hdr:IdModAdvc xmlns="urn:iso:std:iso:20022:tech:xsd:acmt.022.001.04">
		<Assgnmt>
			.....
		</Assgnmt>
		<Mod>
			.....
		</Mod>
	</hrd:IdMOdAdvc>
</hdr:Message>
```

2.3.2. Identification Modification Advice – acmt.022.001.04

The IdentificationModificationAdvice message is sent by an assigner to the Proxy Solution. The assigner must be the owner of the account, in order to be allowed to initiate a proxy management operation for the respective account.

This message is used for all proxy management operations, as specified below:

- Proxy registration – only *UpdtdPtyAndAcctId* element is present.
- Proxy update – both *OrgnlPtyAndAcctId* and *UpdtdPtyAndAcctId* elements are present.
- Proxy removal – *OrgnlPtyAndAcctId* is present and *UpdtdPtyAndAcctId is empty*

The structure of the message acmt.022 can be found below:

ACMT.022				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
1	IdModAdvc	±	[1..1]	Business Message Root
2	+ Assgnmt	±	[1..1]	Bulk Header
3	+ Mod	±	[1..*]	Individual Management Operations
4	+ SplmtryData	±	[1..1]	Supplementary Data

ACMT.022 - BULK HEADER				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
2.1	Assgnmt	±	[1..1]	Bulk Header
2.2	+ MsgId	Max35Text	[1..1]	Bulk Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
2.3	+ CreDtTm	ISODateTime	[1..1]	Date & Time of Bulk Creation
2.4	+ Assgnr	±	[1..1]	
2.5	++ Agt	±	[1..1]	
2.6	+++ FinInstnId	±	[1..1]	
2.7	++++ BICFI	BICIdentifier	[1..1]	Sender BIC – Participant BIC
2.8	++++ ClrSysMmbId		[0..1]	
2.9	+++++ MmbId	PSP BIC	[1..1]	
2.10	+ Assgne	±	[1..1]	
2.11	++ Agt	±	[1..1]	

2.12	+++ FinInstnId	±	[1..1]	
2.13	++++ BICFI	BICIdentifier	[1..1]	Receiver BIC – Proxy Solution BIC

Registration

ACMT.022 - PROXY REGISTRATION OPERATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Mod	±	[1..*]	Proxy Registration Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ UpdtdPtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ Id	±	[1..1]	
3.6	++++ PrvtId	±	[0..1]	Must be present for Individual Account Holder
3.7	+++++ Othr	±	[1..1]	
3.8	++++++ Id	Max30Text	[1..1]	Account Holder Individual Identifier
3.9	++++ OrgId	±	[0..1]	Must be present for Legal Entity Account Holder
3.10	+++++ Othr	±	[1..1]	
3.11	++++++ Id	Max30Text	[1..1]	Account Holder Legal Entity Identifier
3.12	+++ CtctDtls	±	[1..1]	
3.13	++++ Othr	±	[1..*]	List of Proxy Identifiers to be registered
3.14	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type -Allowed values are defined in the 'Supported Proxy Identifier Types' table
3.15	+++++ Id	Max128Text	[1..1]	Proxy Identifier Value -Validated according to the rules defined for the corresponding proxy identifier type
3.16	++ Acct	±	[0..1]	
3.17	+++ Id	±	[1..1]	
3.18	++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier to be registered -Must be present if the Sender is a bank
3.19	++++ Othr	±	[0..1]	Must be present if the Sender is a PSP

3.20	+++++ Id	Max34Text	[1..1]	PSP Account Identifier to be registered
3.21	+++ Tp	±	[1..1]	
3.22	++++ Prtry	Max35Text	[1..1]	Account Type
3.23	+++ Ccy	ISOCurrencyCode	[1..1]	Account Currency
3.24	++ Agt	±	[1..1]	
3.25	+++ FinInstnId	±	[1..1]	
3.26	++++ BICFI	BICIdentifier	[1..1]	Participant that owns the account -Must exactly match the Sender BIC
3.27	+ AddtlInf	Max140Text	[0..1]	Additional Information -Free text – This field is typically used to provide details about the purpose of the proxy registration
4.1	SplmtryData	±	[1..1]	
4.2	+ Envlp	±	[1..1]	
4.3	++ Dtls	±	[1..1]	
4.4	+++ ModAddtlInf	±	[1..*]	Extra details for the Registration Operation -Must match the exact number of operations within the bulk
4.5	++++ Id	Integer	[1..1]	The position of the operation within the bulk
4.6	++++ Pty	±	[1..1]	~~This tag is required only if the account holder does not exist in the system, if the account holder exists~~
4.7	+++++ IndvPrsn	±	[0..1]	Individual Account Holder Information -Must be present if the Account Holder is an Individual
4.8	++++++ GvnNm	Max35Text	[1..1]	Given Name in Georgian language
4.9	++++++ MddlNm	Max35Text	[0..1]	Middle Name/Nickname in Georgian language
4.10	++++++ Srnm	Max35Text	[1..1]	Surname in Georgian language
4.11	++++++ Gndr	Gender1Code	[1..1]	Gender of the Individual -FEMA for Female -MALE for Male
4.12	++++++ CtryOfRes	ISOCountryCode	[1..1]	Country of residence
4.13	++++++ Ctznsh	ISOCountryCode	[1..1]	Citizenship and legal status
4.14	++++++ Othr	±	[0..1]	Other details

4.15	+++++++ GvnNm	Max35Text	[0..1]	First Name in another language
4.16	+++++++ MddlNm	Max35Text	[0..1]	Middle Name/Nickname in another language
4.17	+++++++ Srnm	Max35Text	[0..1]	Surname in another language
4.18	+++++ Org	±	[0..1]	Legal Entity Account Holder Information -Must be present if the Account Holder is a Legal Entity
4.19	++++++ LglForm	Max35Text	[1..1]	Legal Form in Georgian language -The type or structure of the legal entity
4.20	++++++ Nm	Max35Text	[1..1]	Name in Georgian language
4.21	++++++ WlB	Boolean	[1..1]	Women-Led Business
4.22	++++++ RegnCtry	ISOCountryCode	[0..1]	Country in which the organization is registered
4.23	++++++ Othr	±	[0..1]	Other details
4.24	+++++++ LglForm	Max35Text	[0..1]	Legal Form in another language
4.25	+++++++ Nm	Max35Text	[0..1]	Name in another language
4.26	++++ Acct	±	[0..1]	
4.27	+++++ OpngDt	ISODate	[1..1]	The date of account opening / The date of signing the agreement
4.28	+++++ ClsgDt	ISODate	[0..1]	The date of account closing / The date terminating the agreement
4.29	++++ AuthPer	±	[0..5]	List of Authorized Persons managing the account -Allowed up to 5 for each Account
4.30	++++++ Id	Max30Text	[1..1]	Authorized Person Identifier
4.31	++++++ GvnNm	Max35Test	[1..1]	Authorized Person Given Name in Georgian language
4.32	++++++ MddlNm	Mex35Text	[0..1]	Authorized Person Middle Name/Nickname in Georgian language
4.33	++++++ Srnm	Mex35Text	[1..1]	Authorized Person Surname in Georgian language
4.34	++++++ Gndr	Gender1Code	[1..1]	Authorized Person Gender -FEMA for Female -MALE for Male
4.35	++++++ CtryOfRes	ISOCountryCode	[1..1]	Authorized Person Country of Residence
4.36	++++++ Ctznsh	ISOCountryCode	[1..1]	Authorized Person Citizenship

4.37	++++++ FrDt	ISODate	[1..1]	The date on which the authorized person started acting on behalf of the customer
4.38	++++++ ToDt	ISODate	[0..1]	The date on which the authorized person ceased to have the power to act on behalf of the customer
4.39	++++++ Othr	±	[0..1]	Other details
4.40	+++++++ GvnNm	Mex35Text	[0..1]	Authorized Person Given Name in another language
4.41	+++++++ MddlNm	Mex35Text	[0..1]	Authorized Person Middle Name/Nickname in another language
4.42	+++++++ Srnm	Mex35Text	[0..1]	Authorized Person Surname in another language
4.43	+++++ Bnfcry	±	[0..5]	List of Beneficial Owners -Allowed up to 5 only for Legal Entity Account Holder
4.44	+++++ Id	Max30Text	[1..1]	Beneficial Owner Identifier
4.45	+++++ GvnNm	Max35Test	[1..1]	Beneficial Owner Given Name in Georgian language
4.46	+++++ MddlNm	Mex35Text	[0..1]	Beneficial Owner Middle Name/Nickname in Georgian language
4.47	+++++ Srnm	Mex35Text	[1..1]	Beneficial Owner Surname in Georgian language
4.48	+++++ Gndr	Gender1Code	[1..1]	Beneficial Owner Gender -FEMA for Female -MALE for Male
4.49	+++++ CtryofRes	ISOCountryCode	[1..1]	Beneficial Owner Country of Residence
4.50	+++++ Ctznsh	ISOCountryCode	[1..1]	Beneficial Owner Citizenship
4.51	+++++ FrDt	ISODate	[1..1]	The date on which the natural person became the beneficial owner of the customer account
4.52	+++++ ToDt	ISODate	[0..1]	The date on which the natural person ceased to be the beneficial owner of the customer account
4.53	+++++ Othr	±	[0..1]	Other details
4.54	++++++ GvnNm	Mex35Text	[0..1]	Beneficial Owner Given Name in another language
4.55	++++++ MddlNm	Mex35Text	[0..1]	Beneficial Owner Middle Name/Nickname in another language

4.56	++++++ Srnm	Mex35Text	[0..1]	Beneficial Owner Surname in another language

Update

ACMT.022 - PRO XY UPDATE OPERATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Mod	±	[1..*]	Proxy Update Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ UpdtdPtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ Id	±	[1..1]	
3.6	++++ PrvtId	±	[0..1]	Must be present if the Account Holder is an Individual
3.7	+++++ Othr	±	[1..1]	
3.8	++++++ Id	Max30Text	[1..1]	Account Holder Individual Identifier -Must exactly match the account holder individual identifier registered for the given account identifier
3.9	++++ OrgId	±	[0..1]	Must be present if the Account Holder is a Legal Entity
3.10	+++++ Othr	±	[1..1]	
3.11	++++++ Id	Max30Text	[1..1]	Account Holder Legal Entity Account -Must exactly match the account holder legal entity identifier registered for the given account identifier
3.12	+++ CtctDtls	±	[0..1]	Proxy Identifier Information
3.13	++++ Othr	±	[0..*]	List of Proxy Identifiers to be updated
3.14	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type -Must match exactly with a registered proxy identifier type linked with the given account identifier -Allowed values are defined in the 'Supported Proxy Identifier Types' table
3.15	+++++ Id	Max128Text	[1..1]	Updated Proxy Identifier Value

				-Must match exactly with a registered proxy identifier value linked with the given account identifier -Validated according to the rules defined for the corresponding proxy identifier type
3.16	++ Acct	±	[0..1]	
3.17	+++ Id	±	[1..1]	
3.18	++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier -Must be present if the Sender is a bank -Must exactly match a bank account identifier that is registered in the system
3.19	++++ Othr	±	[0..1]	Must be present if the Sender is a PSP
3.20	+++++ Id	Max34Text	[1..1]	PSP Account Identifier -Must exactly match a psp account identifier that is registered in the system
3.21	+++ Tp	±	[0..1]	
3.22	++++ Prtry	Max35Text	[1..1]	Updated Account Typoe
3.23	+++ Ccy	ISOCurrencyCode	[1..1]	Updated Account Currency
3.24	++ Agt	±	[1..1]	
3.25	+++ FinInstnId	±	[1..1]	
3.26	++++ BICFI	BICIdentifier	[1..1]	Participant that owns the account -Must exactly match the Sender BIC
3.27	+ AddtlInf	Max140Text	[0..1]	Additional Information -Free text – This field is typically used to provide details about the purpose of the proxy update
4.1	SplmtryData	±	[1..1]	
4.2	+ Envlp	±	[1..1]	
4.3	++ Dtls	±	[1..1]	
4.4	+++ ModAddtlInf	±	[0..*]	Extra details for the Update Operation
4.5	++++ Id	Integer	[1..1]	The position of the operation within the bulk
4.6	++++ Pty	±	[0..1]	
4.7	+++++ IndvPrsn	±	[1..1]	Updated Individual Account Holder Information -Must be present if the Account Holder is an Individual

4.8	++++++ GvnNm	Max35Text	[0..1]	Updated Given Name in Georgian language
4.9	++++++ MddlNm	Max35Text	[0..1]	Updated Middle Name/Nickname in Georgian language
4.10	++++++ Srnm	Max35Text	[0..1]	Updated Surname in Georgian language
4.11	++++++ Gndr	Gender1Code	[0..1]	Updated Gender of the Individual
4.12	++++++ CtryofRes	ISOCountryCode	[1..1]	Updated Country of residence
4.13	++++++ Ctznsh	ISOCountryCode	[1..1]	Updated Citizenship and legal status
4.14	++++++ Othr	±	[0..1]	Other details
4.15	+++++++ GvnNm	Max35Text	[0..1]	Updated First Name in another language
4.16	+++++++ MddlNm	Max35Text	[0..1]	Updated Middle Name/Nickname in another language
4.17	+++++++ Srnm	Max35Text	[0..1]	Updated Surname in another language
4.18	+++++ Org	±	[0..1]	Updated Legal Entity Account Holder Information
4.19	++++++ LglForm	Max35Text	[0..1]	Updated Legal Form in Georgian language
4.20	++++++ Nm	Max35Text	[0..1]	Updated Name in Georgian language
4.21	++++++ WIB	Boolean	[0..1]	Updated Women-Led Business flag
4.22	++++++ RegnCtry	ISOCountryCode	[0..1]	Updated Country in which the organization is registered
4.23	++++++ Othr	±	[0..1]	Other details
4.24	+++++++ LglForm	Max35Text	[0..1]	Updated Legal Form in another language
4.25	+++++++ Nm	Max35Text	[0..1]	Updated Name in another language
4.26	+++++ Acct	±	[0..1]	
4.27	++++++ OpngDt	ISODate	[0..1]	Updated date of account opening / The date of signing the agreement
4.28	++++++ ClsgDt	ISODate	[0..1]	Updated date of account closing / The date terminating the agreement
4.29	+++++ AuthPer	±	[0..5]	Updated List of Authorized Persons managing the account
4.30	++++++ Nm	Max140Text	[0..1]	Updated Authorized Person Name in Georgian language
4.31	++++++ Id	Max30Text	[1..1]	Authorized Person Identifier

4.32	++++++ FrDt	ISODate	[0..1]	Updated date on which the authorized person started acting on behalf of the customer
4.33	++++++ ToDt	ISODate	[0..1]	Updated date on which the authorized person ceased to have the power to act on behalf of the customer
4.34	++++++ Othr	±	[0..1]	Other Details
4.35	+++++++ Nm	Max140Text	[0..1]	Updated Authorized Person Name in another language
4.36	+++++ Bnfcry	±	[0..5]	Updated List of Beneficial Owners
4.37	++++++ Nm	Max140Text	[0..1]	Update Beneficial Owner Name in Georgian language
4.38	++++++ Id	Max30Text	[1..1]	Beneficial Owner Identifier
4.39	++++++ FrDt	ISODate	[0..1]	Updated date on which the natural person became the beneficial owner of the customer account
4.40	++++++ ToDt	ISODate	[0..1]	Updated date on which the natural person ceased to be the beneficial owner of the customer account
4.41	++++++ Othr	±	[0..1]	Other Details
4.42	+++++++ Nm	Max140Text	[0..1]	Updated Beneficial Owner Name in another language

Removal

ACMT.022 – PROXY REMOVAL OPERATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Mod	±	[1..*]	Proxy Removal Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ OrgnlPtyAndAcctId	±	[1..1]	
3.4	++ Pty		[1..1]	
3.5	+++ Id	±	[1..1]	
3.6	++++ PrvtId	±	[0..1]	Must be present for Individual Account Holder
3.7	+++++ Othr	±	[1..1]	
3.8	++++++ Id	Max30Text	[1..1]	Account Holder Individual Identifier

				-Must exactly match the individual identifier registered for the given account identifier
3.9	++++ OrgId	±	[0..1]	Must be present for Legal Entity Account Holder
3.10	+++++ Othr	±	[1..1]	
3.11	++++++ Id	Max30Text	[1..1]	Account Holder Legal Entity Identifier -Must exactly match the legal entity identifier registered for the given account identifier
3.12	+++ CtctDtls	±	[1..1]	
3.13	++++ Othr	±	[1..*]	List of Proxy Identifiers to be removed
3.14	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type -Must match exactly with a registered proxy identifier type linked with the given account identifier -Allowed values are defined in the 'Supported Proxy Identifier Types' table
3.15	+++++ Id	Max128Text	[1..1]	Proxy Identifier Value -Must match exactly with a registered proxy identifier value linked with the given account identifier -Validated according to the rules defined for the corresponding proxy identifier type
3.16	++ Acct	±	[1..1]	
3.17	+++ Id	±	[1..1]	
3.18	++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier to be removed -Must be present if the Sender is a bank -Must exactly match a bank account identifier that is registered in the system
3.19	++++ Othr	±	[0..1]	Must be present if the Sender is a PSP
3.20	+++++ Id	Max34Text	[1..1]	PSP Account Identifier to be removed -Must exactly match a psp account identifier that is registered in the system
3.21	+++ Ccy	ISOCurrencyCode	[1..1]	Account Currency to be removed
3.22	++ Agt	±	[1..1]	
3.23	+++ FinInstnId	±	[1..1]	

3.24	++++ BICFI	BICIdentifier	[1..1]	Participant that owns the account -Must exactly match the Sender BIC
3.25	+ UpdtdPtyAndAcctId	±	[1..1]	
3.26	++ Acct	±	[0..1]	For a Proxy Removal Operation: -If this tag is present the account will remain active in the system for the given account holder identifier -If this tag is missing the account will be removed for the given account holder identifier
3.27	+++ Id	±	[1..1]	
3.28	++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier -Must be present if the Sender is a bank -Must exactly match a bank account identifier that is registered in the system
3.29	++++ Othr	±	[0..1]	Must be present if the Sender is a PSP
3.30	+++++ Id	Max34Text	[1..1]	PSP Account Identifier -Must exactly match a psp account identifier that is registered in the system
3.31	+++ Ccy	ISO Country	[1..1]	Account Currency
3.32	+ AddtlInf	Max140Text	[0..1]	Additional Information -Free text – This field is typically used to provide details about the purpose of the proxy removal
4.1	SplmtryData	±	[1..1]	
4.2	+ Envlp	±	[1..1]	
4.3	++ Dtls	±	[1..1]	
4.4	+++ ModAddtlInf	±	[0..*]	Extra details for the Removal Operation
4.5	++++ Id	Integer	[1..1]	The position of the operation within the bulk
4.6	++++ AuthPer	±	[0..*]	List of Authorized Persons that will be removed for a given account
4.7	+++++ Id	Max30Text	[1..1]	Authorized Person Identifier
4.8	++++BfyOwnr	±	[0..*]	List of Beneficial Owners that will be removed for a given account holder
4.9	+++++ Id	Max30Text	[1..1]	Beneficial Owner Identifier

2.3.3. Identification Verification Request – acmt.023.001.04

The IdentificationVerificationRequest is sent by an interested party to the Proxy Solution for proxy lookup, account holder inquiry, account possession check, verification of payees and reachability check operations~~. The party must be the owner of the account, in order to be allowed to initiate an account inquiry operation for the respective account. Any party can initiate a proxy lookup operation.~~ For the other operations, the operator can allow access to each participant individually.

Structure of the message acmt.023 can be found below:

ACMT.023				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
1	IdVrfctnReq	±	[1..1]	Business Message Root
2	+ Assgnmt	±	[1..1]	Bulk Header
3	+ Vrfctn	±	[1..*]	Individual Query Operations

ACMT.023 - BULK HEADER				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
2.1	Assgnmt	±	[1..1]	Bulk Header
2.2	+ MsgId	Max35Text	[1..1]	Bulk Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
2.3	+ CreDtTm	ISODateTime	[1..1]	Date & Time of Bulk Creation
2.4	+ Assgnr	±	[1..1]	
2.5	++ Agt	±	[1..1]	
2.6	+++ FinInstnId	±	[1..1]	
2.7	++++ BICFI	BICIdentifier	[1..1]	Sender BIC - Participant BIC
2.8	++++ClrSysMmbId		[0..1]	
2.9	+++++ MmbId	PSP BIC	[1..1]	
2.10	+ Assgne	±	[1..1]	
2.11	++ Agt	±	[1..1]	
2.12	+++ FinInstnId	±	[1..1]	
2.13	++++ BICFI	BICIdentifier	[1..1]	Receiver BIC - Proxy Solution BIC

Account Holder Inquiry

ACMT.023 - ACCOUNT HOLDER INQUIRY				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Vrfctn	±	[1..1]	Account Holder Inquiry Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ PtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ Id	±	[1..1]	
3.6	++++ PrvtId	±	[0..1]	The field is required when performing a search on an Individual Account Holder.
3.7	+++++ Othr	±	[1..1]	
3.8	++++++ Id	Max30Text	[1..1]	Account Holder Individual Identifier -Must exactly match the individual identifier registered in the system
3.9	++++ OrgId	±	[0..1]	The field is required when performing a search on a Legal Entity Account Holder.
3.10	+++++ Other	±	[1..1]	
3.11	++++++ Id	Max30Text	[1..1]	Account Holder Legal Entity Identifier -Must exactly match the legal entity identifier registered in the system
3.12	+ AddtlInf	Max140Text	[0..1]	If the string 'FULL' is present in this tag, all information about the account holder will be retrieved. Otherwise, only the accounts and proxies information will be retrieved.

Lookup

ACMT.023 - PROXY LOOKUP OPERATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Vrfctn	±	[1..1]	Proxy Lookup Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ PtyAndAcctId	±	[1..1]	

3.4	++ Pty	±	[1..1]	
3.5	+++ CtctDtls	±	[1..1]	
3.6	++++ Othr	±	[1..1]	Lookup Proxy Identifier
3.7	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type -Allowed values are defined in the 'Supported Proxy Identifier Types' table
3.8	+++++ Id	Max128Text	[1..1]	Proxy Identifier Value -Validated according to the rules defined for the corresponding proxy identifier type
3.9	++ Acct	±	[1..1]	
3.10	+++ Ccy	ISOCurrencyCode	[1..1]	Account Currency

Account Possession Check

ACMT.023 - ACCOUNT POSSESSION CHECK				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Vrfctn	±	[1..1]	Account Possession Check Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ PtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ Id	±	[1..1]	
3.6	++++ PrvtId	±	[0..1]	The field is required when performing a search on an Individual Account Holder.
3.7	+++++ Othr	±	[1..1]	
3.8	++++++ Id	Max30Text	[1..1]	Individual Identifier used for checking the existence of an ~~payment~~ account in the system -Must exactly match the individual identifier registered in the system
3.9	++++ OrgId	±	[0..1]	The field is required when performing a search on a Legal Entity Account Holder.
3.10	+++++ Othr	±	[1..1]	

3.11	++++++ Id	Max30Text	[1..1]	Legal Entity Identifier used for checking the existence of an account in the system -Must exactly match the legal entity identifier registered in the system

Verification of Payee

ACMT.023 - VERIFICATION OF PAYEE				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Vrfctn	±	[1..1]	Verification of Payee Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ PtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ Nm	Max140Text	[1..1]	Account Holder Name
3.6	+++ Id	±	[1..1]	
3.7	++++ PrvtId	±	[0..1]	Must be present for Individual Account Holder
3.8	+++++ Othr	±	[1..1]	
3.9	++++++ Id	Max30Text	[1..1]	Account Holder Individual Identifier
3.10	++++ OrgId	±	[0..1]	Must be present for Legal Entity Account Holder
3.11	+++++ Othr	±	[1..1]	
3.12	++++++ Id	Max30Text	[1..1]	Account Holder Legal Entity Identifier
3.13	++ Acct	±	[1..1]	
3.14	+++ Id	±	[1..1]	
3.15	++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier -Must be present if the Sender is a bank
3.16	++++ Othr	±	[0..1]	Must be present if the Sender is a PSP
3.17	+++++ Id	Max34Text	[1..1]	PSP Account Identifier

Reachability Check

ACMT.023 - REACHABILITY CHECK OPERATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	Vrfctn	±	[1..1]	Reachability Check Operation
3.2	+ Id	Max35Text	[1..1]	Operation Reference -No spaces are allowed -Uniqueness is checked according to the duplicate-checking rules
3.3	+ PtyAndAcctId	±	[1..1]	
3.4	++ Pty	±	[1..1]	
3.5	+++ CtctDtls	±	[1..1]	
3.6	++++ Othr	±	[1..1]	Proxy Identifier for Reachability Check
3.7	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type -Allowed values are defined in the 'Supported Proxy Identifier Types' table
3.8	+++++ Id	Max128Text	[1..1]	Proxy Identifier Value -Validated according to the rules defined for the corresponding proxy identifier type

2.3.4. Identification Verification Report – acmt.024.001.03

The IdentificationVerificationReport message is sent by the Proxy Solution as a standard response for all operations initiated by parties:

- Proxy Lookup
- Account Holder Inquiry
- Reachability Check
- Account Possession Check
- Verification of Payee

The IdentificationVerificationReport message can contain one or more reports, depending on the operation to which it responds. The IdentificationVerificationReport message may include a reason if the proxy operation is confirmed to be incorrect.

Structure of the message acmt.024 can be found below:

ACMT.024

Id.	Xml Element	Type	Mult.	Description
1	IdVrfctnRpt	±	[1..1]	Business Message Root
2	+ Assgnmt	±	[1..1]	Bulk Header
3	+ OrgnlAssgnmt	±	[1..1]	Original Bulk Header Information
4	+ Rpt	±	[0..*]	Reports for Individual Operations

ACMT.024 - BULK HEADER				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
2.1	Assgnmt	±	[1..1]	Bulk Header
2.2	+ MsgId	Max35Text	[1..1]	Bulk Reference
2.3	+ CreDtTm	ISODateTime	[1..1]	Date & Time of Bulk Creation
2.4	+ Assgnr	±	[1..1]	
2.5	++ Agt	±	[1..1]	
2.6	+++ FinInstnId	±	[1..1]	
2.7	++++ BICFI	BICIdentifier	[1..1]	Sender BIC – Proxy Solution BIC
2.8	++++ ClrSysMmbId		[0..1]	
2.9	+++++ MmbId	PSP BIC	[1..1]	
2.10	+ Assgne	±	[1..1]	
2.11	++ Agt	±	[1..1]	
2.12	+++ FinInstnId	±	[1..1]	
2.13	++++ BICFI	BICIdentifier	[1..1]	Receiver BIC - Participant BIC

ACMT.024 - ORIGINAL BULK INFORMATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	OrgnlAssgnmt	±	[1..1]	Original Bulk Information
3.2	+ MsgId	Max35Text	[1..1]	Original Bulk Reference
3.3	+ CreDtTm	ISODateTime	[1..1]	Date & Time of the Original Bulk Creation

Lookup Report

ACMT.024 - PROXY LOOKUP REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	Rpt	±	[1..1]	Proxy Lookup Report

4.2	+ OrgnlId	Max35Text	[1..1]	Original Operation Reference
4.3	+ Vrfctn	Boolean	[1..1]	Verification Indicator -true: data is correct and found -false: data is incorrect or not found
4.4	+ Rsn	±	[0..1]	Present only for Rejected Operation
4.5	++ Cd	Max4Text	[1..1]	Rejected Operation Error Code -Error Codes as described in Annex 1
4.6	+ OrgnlPtyAndAcctId	±	[0..1]	Present only for Accepted Operation
4.7	++ Pty	±	[1..1]	
4.8	+++ Nm	Max140Text	[1..1]	Account Holder Name
4.9	++ CtctDtls	±	[1..1]	
4.10	+++ Othr	±	[1..1]	Lookup Proxy Identifier
4.11	++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type
4.12	++++ Id	Max128Text	[1..1]	Proxy Identifier Value
4.13	++ Acct	±	[1..1]	
4.14	+++ Id	±	[1..1]	
4.15	++++ IBAN	IBANIdentifier	[1..1]	Bank Account Identifier -Present when the owning participant is a bank
4.16	++++ Othr	±	[1..1]	Present when the owning participant is a PSP
4.17	+++++ Id	Max34Text	[1..1]	PSP Account Identifier
4.18	+++ Ccy	ISOCurrencyCOde	[1..1]	Account Currency
4.19	++ Agt	±	[1..1]	
4.20	+++ FinInstnId	±	[1..1]	
4.21	++++ BICFI	BICIdentifier	[1..1]	Participant BIC that owns the account

Reachability Check Report

ACMT.024 - REACHABILITY CHECK REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	Rpt	±	[1..1]	Reachability Check Report
4.2	+ OrgnlId	Max35Text	[1..1]	Original Operation Reference
4.3	+ Vrfctn	Boolean	[1..1]	Verification Indicator

				-true: data is valid, the proxy identifier has been found and is reachable in the system -false: data is invalid or the proxy was not found in the system
4.4	+ Rsn	±	[0..1]	Present only for Rejected Operation
4.5	++ Cd	Max4Text	[1..1]	Rejected Operation Error Code -Error Codes as described in Annex 1

Account Possession Check Report

ACMT.024 - ACCOUNT POSSESSION CHECK REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	Rpt	±	[1..1]	Account Possession Check Report
4.2	+ OrgnlId	Max35Text	[1..1]	Original Operation Reference
4.3	+ Vrfctn	Boolean	[1..1]	Verification Indicator -true: data is valid and the individual has a payment account registered -false: data is invalid or the individual does not have a payment account registered in the system
4.4	+ Rsn	±	[0..1]	Present only for Rejected Operation
4.5	++ Cd	Max4Text	[1..1]	Rejected Operation Error Code -Error Codes as described in Annex 1

Verification of Payee Report

ACMT.024 - VERIFICATION OF PAYEE REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	Rpt	±	[1..1]	Verification of Payee Report
4.2	+ OrgnlId	Max35Text	[1..1]	Original Operation Reference
4.3	+ Vrfctn	Boolean	[1..1]	Verification Indicator -true: data is valid and the information of payee matches what is registered in the system -false: data is invalid, has not been found, or the information does not match is registered in the system
4.4	+ Rsn	±	[1..1]	Present for all Operations

4.5	++ Cd	Max4Text	[1..1]	Possible Values: -MTCH (Match) -CMTC (Close Match) -NMTC (No Match) -NOAP (Not Possible)

Account Inquiry Report

ACMT.024 - ACCOUNT INQUIRY REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	Rpt	±	[1..1]	Account Inquiry Report
4.2	+ OrgnlId	Max35Text	[1..1]	Original Operation Reference
4.3	+ Vrfctn	Boolean	[1..1]	Verification Indicator -true: data is valid and the account was found -false: data is not valid or the account was not found
4.4	+ Rsn	±	[0..1]	Present only for Rejected Operation
4.5	++ Cd	Max4Text	[1..1]	Rejected Operation Error Code -Error Codes as described in Annex 1
4.6	+ OrgnlPtyAndAcctId	±	[0..1]	Present only for Accepted Operation
4.7	++ Pty	±	[1..1]	
4.8	+++ Id	±	[1..1]	
4.9	++++ PrvtId	±	[0..1]	Present if the Account Holder is an Individual
4.10	+++++ Othr	±	[1..1]	
4.11	++++++ Id	Max30Text	[1..1]	Individual Account Holder Identifier
4.12	++++ OrgId	±	[0..1]	Present if the Account Holder is a Legal Entity
4.13	+++++ Othr	±	[1..1]	
4.14	++++++ Id	Max30Text	[1..1]	Legal Entity Account Holder Identifier
4.15	+++ CtctDtls	±	[1..1]	
4.16	++++ Othr	±	[0..*]	List of Proxy Identifier linked with the given account identifier
4.17	+++++ ChanlTp	Max4Text	[1..1]	Proxy Identifier Type
4.18	+++++ Id	Max128Text	[1..1]	Proxy Identifier Value
5.1	SplmtryData	±	[0..1]	

5.2	+ Envlp	±	[1..1]	
5.3	++ Dtls	±	[1..1]	
5.4	+++ ModAddtlInf	±	[0..*]	Extra details for the Account Holder Inquiry Operation -Present if full Account Holder Information is requested.
5.5	++++ Id	±	[1..1]	The position of the operation within the bulk
5.6	++++ Pty	±	[1..1]	Account Holder Information
5.7	+++++ IndvPrsn	±	[0..1]	Individual Account Holder Information -Present if the Account Holder is an Individual
5.8	++++++ GvnNm	Max35Text	[1..1]	Given Name in Georgian language
5.9	++++++ MddlNm	Max35Text	[0..1]	Middle Name/Nickname in Georgian language
5.10	++++++ Srnm	Max35Text	[1..1]	Surname in Georgian language
5.11	++++++ Gndr	Gender1Code	[1..1]	Gender of the Individual -FEMA for Female -MALE for Male
5.12	++++++ CtryofRes	ISOCountryCode	[1..1]	Country of residence
5.13	++++++ Ctznsh	ISOCountryCode	[1..1]	Citizenship
5.14	++++++ Othr	±	[0..1]	Other details
5.15	+++++++ GvnNm	Max35Text	[0..1]	First Name in another language
5.16	+++++++ MddlNm	Max35Text	[0..1]	Middle Name/Nickname in another language
5.17	+++++++ Srnm	Max35Text	[0..1]	Surname in another language
5.18	+++++ Org	±	[0..1]	Legal Entity Account Holder Information -Present if the Account Holder is a Legal Entity
5.19	++++++ LglForm	Max35Text	[1..1]	Legal Form in Georgian language -The type or structure of the legal entity
5.20	++++++ Nm	Max35Text	[1..1]	Name in Georgian language
5.21	++++++ WlB	Boolean	[1..1]	Women-Led Business
5.22	++++++ RegnCtry	ISOCountryCode	[0..1]	Country in which the organization is registered
5.23	++++++ Othr	±	[0..1]	Other details

5.24	+++++++ LglForm	Max35Text	[0..1]	Legal Form in another language
5.25	+++++++ Nm	Max35Text	[0..1]	Name in another language
5.26	++++ Acct	±	[0..*]	List of Accounts
5.27	+++++ Id	±	[1..1]	
5.28	++++++ IBAN	IBANIdentifier	[0..1]	Bank Account Identifier -Present for Bank Participant
5.29	++++++ Othr	±	[0..1]	Present for PSP Participant
5.30	+++++++ Id	Max34Text	[1..1]	PSP Account Identifier
5.31	+++++ Tp	±	[1..1]	
5.32	++++++ Prtry	Max35Text	[1..1]	Account Type
5.33	+++++ Ccy	ISOCurrencyCode	[1..1]	Account Currency
5.34	+++++ OpnDt	ISODate	[1..1]	The date of account opening / The date of signing the agreement
5.35	+++++ ClsDt	ISODate	[0..1]	The date of account closing / The date terminating the agreement
5.36	+++++ Agt	±	[1..1]	
5.37	++++++ FinInstnId	±	[1..1]	
5.38	+++++++ BICFI	BICFI	[1..1]	Participant that owns the account
5.39	+++++ RegDtTm	ISODateTime	[1..1]	Account Registration Date & Time
5.40	+++++ AuthPer	±	[0..5]	List of Authorized Persons managing the account
5.41	++++++ Id	Max30Text	[1..1]	Authorized Person Identifier
5.42	++++++ GvnNm	Max35Test	[1..1]	Authorized Person Given Name in Georgian language
5.43	++++++ MddlNm	Mex35Text	[0..1]	Authorized Person Middle Name/Nickname in Georgian language
5.44	++++++ Srnm	Mex35Text	[1..1]	Authorized Person Surname in Georgian language
5.45	++++++ Gndr	Gender1Code	[1..1]	Authorized Person Gender -FEMA for Female -MALE for Male
5.46	++++++ CtryofRes	ISOCountryCode	[1..1]	Authorized Person Country of residence
5.47	++++++ Ctznsh	ISOCountryCode	[1..1]	Authorized Person Citizenship

5.48	++++++ FrDt	ISODate	[1..1]	The date on which the authorized person started acting on behalf of the customer
5.49	++++++ ToDt	ISODate	[0..1]	The date on which the authorized person ceased to have the power to act on behalf of the customer
5.50	++++++ Othr	±	[0..1]	Other details
5.51	+++++++ GvnNm	Mex35Text	[0..1]	Authorized Person Given Name in another language
5.52	+++++++ MddlNm	Mex35Text	[0..1]	Authorized Person Middle Name/Nickname in another language
5.53	+++++++ Srnm	Mex35Text	[0..1]	Authorized Person Surname in another language
5.54	++++ Bnfcry	±	[0..5]	List of Beneficial Owners
5.55	+++++ Id	Max30Text	[1..1]	Beneficial Owner Identifier
5.56	+++++ GvnNm	Max35Test	[1..1]	Beneficial Owner Given Name in Georgian language
5.57	+++++ MddlNm	Mex35Text	[0..1]	Beneficial Owner Middle Name/Nickname in Georgian language
5.58	+++++ Srnm	Mex35Text	[1..1]	Beneficial Owner Surname in Georgian language
5.59	+++++ Gndr	Gender1Code	[1..1]	Beneficial Owner Gender -FEMA for Female -MALE for Male
5.60	+++++ CtryofRes	ISOCountryCode	[1..1]	Beneficial Owner Country of Residence
5.61	+++++ Ctznsh	ISOCountryCode	[1..1]	Beneficial Owner Citizenship
5.62	+++++ FrDt	ISODate	[1..1]	The date on which the natural person became the beneficial owner of the customer account
5.63	+++++ ToDt	ISODate	[0..1]	The date on which the natural person ceased to be the beneficial owner of the customer account
5.64	+++++ Othr	±	[0..1]	Other details
5.65	++++++ GvnNm	Mex35Text	[0..1]	Beneficial Owner Given Name in another language
5.66	++++++ MddlNm	Mex35Text	[0..1]	Beneficial Owner Middle Name/Nickname in another language

5.67	++++++ Srnm	Mex35Text	[0..1]	Beneficial Owner Surname in another language

2.3.5. Payment Status Report – pacs.002.001.13

The PaymentStatusReport message is sent by the Proxy Solution as a standard response for all the proxy management operations initiated by an assigner:

- Registration
- Update
- Removal

The PaymentStatusReport message may include a reason if the proxy operation is confirmed to be incorrect. The PaymentStatusReport message can also be sent as a response to acmt.023 if the message was invalid.

Structure of the message pacs.002 can be found below:

PACS.002				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
1	FIToFIPmtStsRpt	±	[1..1]	Business Message Root
2	+ GrpHdr	±	[1..1]	Bulk Header
3	+ OrgnlGrpInfAndSts	±	[1..1]	Original Bulk Header Information
4	+ TxInfAndSts	±	[0..*]	Reports for Individual Operations

PACS.002 - BULK HEADER				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
2.1	GrpHdr	±	[1..1]	Bulk Header
2.2	+ MsgId	Max35Text	[1..1]	Bulk Reference
2.3	+ CreDtTm	ISODateTime	[1..1]	Date & Time of Bulk Creation
2.4	+ InstgAgt	±	[1..1]	
2.5	++ FinInstnId	±	[1..1]	
2.6	+++ BICFI	BICIdentifier	[1..1]	Sender BIC – Proxy Solution BIC
2.7	+ InstdAgt	±	[1..1]	
2.8	++ FinInstnId	±	[1..1]	
2.9	+++ BICFI	BICIdentifier	[1..1]	Receiver BIC – Participant BIC

PACS.002 - ORIGINAL BULK INFORMATION				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
3.1	OrgnlGrpInfAndSts	±	[1..1]	Original Bulk Information
3.2	+ OrgnlMsgId	Max35Text	[1..1]	Original Bulk Reference
3.3	+ OrgnlMsgNmId	Max35Text	[1..1]	Original Message Type
3.4	+ GrpSts	Max4Text	[0..1]	Bulk Status -Statuses: RJCT - Bulk Rejected -Present if the original bulk has errors
3.5	++ StsRsnInf	±	[0..1]	Present only for Rejected Bulks
3.6	+++ Rsn	±	[1..1]	
3.7	++++ Cd	Max35Text	[1..1]	Error Code for the Rejected Bulk -Error Codes as described in Annex 1

PACS.002 - INDIVIDUAL OPERATION REPORT				
Id.	**Xml Element**	**Type**	**Mult.**	**Description**
4.1	TxInfAndSts	±	[1..1]	Individual Operation Report
4.2	+ OrgnlTxId	Max35Text	[1..1]	Original Operation Reference
4.3	+ TxSts	Max4Text	[1..1]	Operation Status -Statuses: ACCP - Operation Accepted RJCT - Operation Rejected
4.4	+ StsRsnInf	±	[0..1]	Present only for Rejected Operations
4.5	++ Rsn	±	[1..1]	
4.6	+++ Cd	Max4Text	[1..1]	Error Code for the Rejected Operation -Error Codes as described in Annex 1

Examples of message pacs.002:

1. Positive Response

```
<hdr:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.13">
  <GrpHdr>
    <MsgId>PS202108250000207001</MsgId>
    <CreDtTm>2021-08-25T15:05:35+03:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BICFI>PROXYBIC</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
```

```
        <BICFI>PARTYBIC</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>M3f8e95440ee18ed3</OrgnlMsgId>
    <OrgnlMsgNmId>acmt.022.001.04</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
  <TxInfAndSts>
    <OrgnlTxId>M2ab61a04152902ca</OrgnlTxId>
    <TxSts>ACCP</TxSts>
  </TxInfAndSts>
</hdr:FIToFIPmtStsRpt>
```

2. Negative Response – Message Error (invalid xml)

```
<hdr:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.13">
  <GrpHdr>
    <MsgId>PS202203080000003704</MsgId>
    <CreDtTm>2021-08-25T21:52:55+08:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BICFI>PROXYBIC</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>PARTYBIC</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>MCT20221004122158000</OrgnlMsgId>
    <OrgnlMsgNmId>acmt.022.001.04</OrgnlMsgNmId>
    <GrpSts>RJCT</GrpSts>
    <StsRsnInf>
      <Rsn>
        <Cd>FF01</Cd>
      </Rsn>
    </StsRsnInf>
  </OrgnlGrpInfAndSts>
</hdr:FIToFIPmtStsRpt>
```

3. Negative Response – Business Error (invalid alias)

```
<hdr:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.13">
  <GrpHdr>
    <MsgId>PS202203080000003705</MsgId>
    <CreDtTm>2021-08-25T21:52:55+08:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BICFI>PROXYBIC</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>PARTYBIC</BICFI>
      </FinInstnId>
```

```
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>MCT20221004122158001 23</OrgnlMsgId>
    <OrgnlMsgNmId>acmt.022.001.04</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
  <TxInfAndSts>
    <OrgnlTxId>M2ab61a04152902fdfh</OrgnlTxId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Cd>BE18</Cd>
      </Rsn>
    </StsRsnInf>
  </TxInfAndSts>
</hdr:FIToFIPmtStsRpt>
```

4. Bulk Response – one operation accepted, and one rejected

```
<hdr:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.13">
  <GrpHdr>
    <MsgId>PS202203080000003711</MsgId>
    <CreDtTm>2021-08-25T21:52:55+08:00</CreDtTm>
    <InstgAgt>
      <FinInstnId>
        <BICFI>PROXYBIC</BICFI>
      </FinInstnId>
    </InstgAgt>
    <InstdAgt>
      <FinInstnId>
        <BICFI>PARTYBIC</BICFI>
      </FinInstnId>
    </InstdAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>M3f8e95440ee18ed3</OrgnlMsgId>
    <OrgnlMsgNmId>acmt.022.001.04</OrgnlMsgNmId>
  </OrgnlGrpInfAndSts>
  <TxInfAndSts>
    <OrgnlTxId>M3f8e95441ce3967e</OrgnlTxId>
    <TxSts>ACCP</TxSts>
  </TxInfAndSts>
  <TxInfAndSts>
    <OrgnlTxId>M3f8e95441ce3967fer45e</OrgnlTxId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Cd>AC01</Cd>
      </Rsn>
    </StsRsnInf>
  </TxInfAndSts>
</hdr:FIToFIPmtStsRpt>
```

3. HTTPS Communication Protocol Description

The Proxy Solution offers a REST API that can be accessed via POST requests to certain endpoints (URL) on a secure channel. The description of these endpoints and methods can be found below:

OPERATION	URL ENDPOINT	HTTPS METHOD
Register	<BASE_URL>/PRX/register	POST
Update	<BASE_URL>/PRX/update	POST
Remove	<BASE_URL>/PRX/remove	POST
Account Inquiry	<BASE_URL>/PRX/inquiry	POST
Proxy Lookup	<BASE_URL>/PRX/lookup	POST
Reachability Check	<BASE_URL>/PRX/reachability_check	POST
Account Possession Check	<BASE_URL>/PRX/possession_check	POST
Verification of Payee	<BASE_URL>/PRX/verification	POST
Receive notification	<BASE_URL>/PRX/notification	GET
Confirm received notification	<BASE_URL>/PRX/notificationAck	POST

BASE_URL represents the base address of the Proxy Solution service and follows the format described below:

<PROTOCOL>://<HOSTNAME>[<PORT>]/<APP>

Where:

- PROTOCOL is HTTPS
- HOSTNAME represents the domain name where the Proxy Solution will be installed
- PORT is the TCP port; this value is optional
- APP is the path to the application

3.1. Common Elements of the Messages Exchanged

3.1.1. HTTPS Header Attributes

All requests to the Proxy Solution must contain the following attributes in the HTTPS header:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version, initially using value 1

3.1.2. HTTPS Response Codes

- 200 (HTTPS OK) – the request has been accepted and processed successfully
- 401 (HTTPS Unauthorized) – error authenticating the participant (the BIC code present in the HTTPS Header is incorrect or missing), or the Participant sending the message is not authorized to access the provided endpoint)
- 500 (HTTPS Internal Server Error) – in case of a generic error during processing the request in the Proxy Solution

503 (HTTPS Service Unavailable) – in case the service is unavailable

3.2. Registration

This request is used to register details about account holder and other into the system. The interested party will submit an acmt.022 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/register
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.022, containing Registration individual parts
Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- pacs.002 message containing the status report generated for the request

3.3. Update

This request is used to update details about account holder and any other details into the system . The interested party will submit an acmt.022 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/update
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant

- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.022, containing Update individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- pacs.002 message containing the status report generated for the request

3.4. Removal

This request is used to remove details about account holder details into the system . The interested party will submit an acmt.022 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/remove
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.022, containing Removal individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- pacs.002 message containing the status report generated for the request

3.5. Proxy Lookup

This request is used to lookup one proxy and return the associated account information. The interested party will submit an acmt.023 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/lookup
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.023, containing Proxy Lookup individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.024 message containing the Identification Verification Report generated for the request
- pacs.002 message containing the status report generated for the request in case of technical validation failure

3.6. Account Holder Inquiry

This request is used to inquire about all proxies currently associated to a given account. The interested party will submit an acmt.023 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/inquiry

Method: POST

Parameters: N/A

HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.023, containing Account Holder Inquiry individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.024 message containing the Identification Verification Report generated for the request.
- pacs.002 message containing the status report generated for the request in case of technical validation failure

3.7. Reachability Check

This request is used to check the reachability of a proxy identifier. The interested party will submit an acmt.023 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/reachability_check

Method: POST

Parameters: N/A

HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.023, containing Reachability Check individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.024 message containing the Identification Verification Report generated for the request.
- pacs.002 message containing the status report generated for the request in case of technical validation failure

3.8. Account Possession Check

This request is used to check the individual for possession of a payment account. The interested party will submit an acmt.023 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/possession_check

Method: POST

Parameters: N/A

HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.023, containing Account Possession Check individual parts

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.024 message containing the Identification Verification Report generated for the request.
- pacs.002 message containing the status report generated for the request in case of technical validation failure

3.9. Verification of Payee

This request is used to check and verify the account details of a payee. The interested party will submit an acmt.023 message containing the required details, as described in the message definition.

URL Endpoint: <BASE_URL>/PRX/verification
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Content: acmt.023, containing Verification of Payee individual parts
Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.024 message containing the Verification of Payee Report generated for the request.
- pacs.002 message containing the status report generated for the request in case of technical validation failure

3.10. Receive Notification

This request is used to receive a notification from the Proxy Solution regarding a manual operation performed by an MMC user on an entity. The message will include the updated information for all entities modified by the user.
URL Endpoint: <BASE_URL>/PRX/notification
Method: GET
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
```

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- acmt.022 message if the request was successfully processed and there is an available receive message for Participant.

- If there is a notification that will be delivered, the Proxy Solution will send set a HTTPS Header **X-MONTRAN-PRX-MessageSeq** – sequence of received notification that will be used to confirm by the participant that the message was received.
- If there is no available notification for the participant that makes the call, the HTTPS Header **X-MONTRAN-PRX-MessageSeq** of the response will contain value "EMPTY".

3.11. Confirm Received Notification

This request is used by a Participant to confirm a received notification. A notification sent by the Proxy Solution must be confirmed explicitly by the Participant by using this method.

URL Endpoint: <BASE_URL>/PRX/notificationAck
Method: POST
Parameters: N/A
HTTPS Header Attributes:

- X-MONTRAN-PRX-Channel – the BIC code of the sending participant
- X-MONTRAN-PRX-Version – the protocol version
- X-MONTRAN-PRX-MessageSeq – sequence of the notification that needs to be confirmed

Example:

```
X-MONTRAN-PRX-Channel: TESAROB0
X-MONTRAN-PRX-Version: 1
X-MONTRAN-PRX-MessageSeq: 20240101432843278402
```

Response Code:

- 200 (HTTPS OK) – if the request was processed successfully by the Proxy Solution

Response:

- "Stored" message in case of success
- "NotFound" message if the notification referred to in the sequence send is not found

4. Annex 1 – Error Codes

After processing the messages and operations, the Proxy Solution assigns to each message and to each operation an internal error code, described in the table below. These codes are displayed in the graphical user interface (MMC) for user investigations.

Internal Code	Error Code	Description
0		No error
1	BE18	Account Holder not found
2	BE15	Stored participant code doesn't match request code
3	AM05	Duplicate alias
4	BE18	Requested alias not found
5	AC01	Requested account not found or invalid account number
7	AT07	Invalid alias
8	AM06	Duplicate reference
9	FF01	Invalid currency
10	FF01	Duplicate currency for the same account
11	FF01	Duplicate authorized person for the same account
12	FF01	Duplicate beneficial owner for the same account holder
13	FF01	The maximum number of authorized persons for the given account has been exceeded
14	FF01	The maximum number of beneficial owners for the given account has been exceeded
15	FF01	Invalid alias type
20	MTCH	Verification of Payee – Match
21	CMTC	Verification of Payee – Close Match
22	NMTC	Verification of Payee – No Match
23	NOAP	Verification of Payee – Not Possible
100	MS03	Internal error
1001	FF01	Generic validation error
1013	FF01	Invalid XML
1018	RC01	Invalid Sender
3000	FF01	Digital Signature Error – No certificate
3001	FF01	Digital Signature Error – Signature missing
3002	FF01	Digital Signature Error – Partial signature

3003	FF01	Digital Signature Error – Check failed
3004	FF01	Digital Signature Error – Invalid Certificate

PROJECT: *GE_IPS_DELIVERY_PROJECT*			
Date	2025-06-13	Deliverable Management Module	
Deliverable ID	01		
Deliverable Name	Annex E – Proxy-Participant Interface		
Deliverable Code	GE_IPS_Inception_Report_Annex_E_Proxy-Participant_Interface_v.1.00		
Deliverable Type	DOCUMENT		
Version	1.00		
Description	Proxy-Participant Interface		
Montran QA	QA Team		
Deliverable Review and Approval			
Delivered by:	Nucu Dumitrascu Project Manager Montran	**Signature:**	
Approved by:	Beka Dotchviri Executive Director National Bank of Georgia	**Signature:**	
Expected review date:	2025-06-13	**Actual review date:**	2025-06-23