MONTRAN

National Bank of Georgia

Annex F – RTGS Message Format

Automated Transfer System Upgrade Delivery Project

Version: 1.01
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Property of Montran Corporation – **Error! No text of specified style in document.**

Page   2 of 75

Table of Contents

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   3 of 75

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   4 of 75

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   5 of 75

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   6 of 75

List of Acronyms

BIC	Bank Identifier Code
CBS	Core Banking System
ISO	International Organization for Standardization
NSI	Net Settlement Instruction
RTGS	Real-Time Gross Settlement
STP	Straight-Through-Processing
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TTC	Transaction Type Code

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Page   7 of 75

1. Introduction

The purpose of this document is to illustrate the existing commercial message flows for an RTGS system (part of the ATS system) that uses ISO20022 as its message format.

Banks will receive the XML compliant payment message via VPN.

All messages sent to the RTGS must follow the structure and rules of an IAP1.2 message as defined by SWIFT. In the following, we present some of the most frequently used fields for each message type.

The tables and examples in this document are not intended to be exhaustive, as the RTGS part of the ATS system can accommodate any other optional fields defined by the IAP standard.

The payload content of messages constructed by the issuing banks will be transmitted unchanged to the destination bank.

1.1. RTGS ISO 20022 Messages

The general format of an ISO message is:

```
<Message xmlns="urn:montran:message.02">
     <AppHdr...>
          <!-- Application header -->
     </AppHdr>
     <Document..>
          <!-- ISO Message body part -->
     </Document>
</Message>
```

Note that only the payload part of the message will be transmitted unchanged from the sender to the recipient via the VPN network.

The Montran ATS system (RTGS component) supports the following ISO20022 messages:

> **Note: Note**: IAP1.2 message schemas are restricted from the ISO 20022 schema for each message. IAP 1.2 messages must also comply with additional strict business validation rules.

MESSAGE	USAGE
head.001.001.02	**Application Header.** This is the <AppHdr>...</AppHdr> that precedes any of the below message blocks.
camt.005.001.08	**Get Transaction** used for requesting information about payments existent in RTGS

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Page   8 of 75

camt.006.001.08	**Return Transaction** contains information requested by a Participant through camt.005 Get Transaction request
camt.007.001.08	**Modify Transaction** used as payment re-prioritization request
camt.008.001.08	**Cancel Transaction** used as payment cancellation request
camt.025.001.05	**Liquidity Transfer Receipt** delivers ACK/NACK response for: • camt.005 Get Transaction (NAK – invalid request) • camt.007 Payment Re-prioritization Request • camt.008 Payment Cancellation Request • camt.050 Liquidity Transfer
camt.046.001.05	**Get Reservation** (Reserve Enquiry message) sent only by the Clearing Institutions
camt.047.001.06	**Return Reservation** sent as response for a camt.046 Reserve Enquiry message
camt.050.001.05	**Liquidity Transfer** (Reserve Movement Message) used by participants to move funds between own accounts (settlement and reserve accounts)
camt.052.001.08	**Bank To Customer Account Report** (Balance Message or Interim Transaction Report) used to inform the account owner, or authorized party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time
camt.053.001.08	**Bank To Customer Statement** (optional by Participant – flag set in Participant profile) generated automatically at EOD for the accounts indicated in the End of Day (EOD) section

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Page   9 of 75

camt.054.001.08	**Bank To Customer Debit/Credit Notification** used to inform the account owner, or authorized party, of single or multiple debit and/or credit entries reported to the account
camt.060.001.05	**Account Reporting Request** used to ask the account servicing institution to send a report on the account owner's account in a BankToCustomerAccountReport, a BankToCustomerStatement or a BankToCustomerDebitCreditNotification
admi.004.001.02	**Free-form-message** used to send RTGS notifications to participants
pacs.002.001.10	**Confirmation (Payment Status Report)** used to inform on the positive or negative status of an instruction (either single or file) and to report on a pending instruction
pacs.004.001.09	**Payment Return** sent by an agent to the previous agent in the payment chain to undo a payment previously settled
pacs.008.001.08	**Financial Institution to Financial Institution Customer Credit Transfer** (Single Customer Credit Transfer)
pacs.009.001.08 (core)	**Financial Institution to Financial Institution Credit Transfer Core** (General Financial Institution Transfer) used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions
pacs.009.001.08	**Financial Institution Credit Transfer** (sent only by National Bank of Georgia – used for Financial Institution Credit and Participant Transfer)
pacs.010.001.03	**Financial Institution Debit Transfer** (sent only by National Bank of Georgia – used for Financial Institution Debit)

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Page   10 of 75
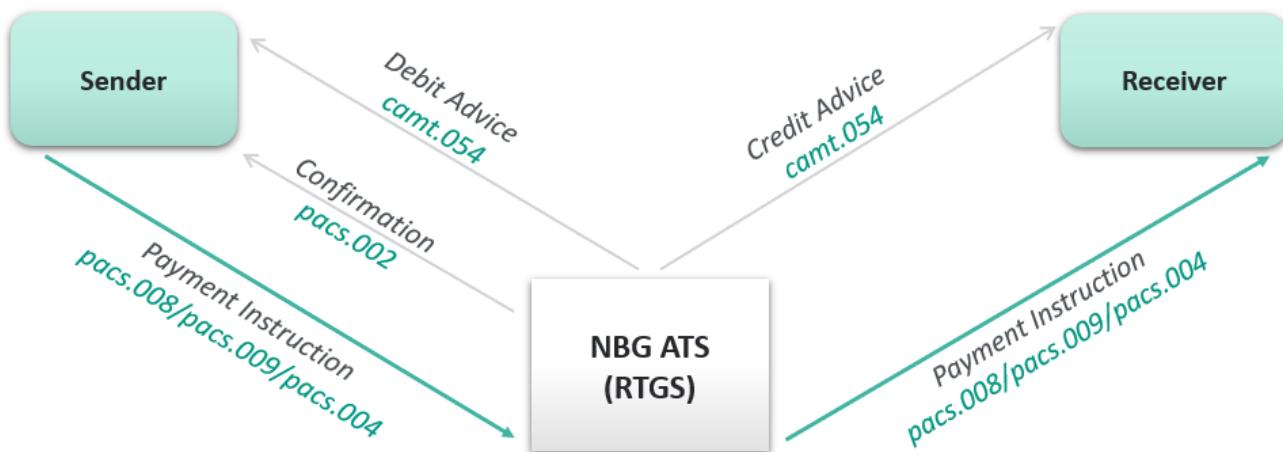
pacs.029.001.01 (nsi)	**Net Settlement Instruction (Multilateral Settlement Request)** used to move funds from a set of debtor accounts to a set of creditor accounts, where debtors and creditors are financial institutions (can be used by ACH or by any other clearing house, card processor or other clearing institution using)

2. RTGS in V-Mode

2.1. General Rules

The **Real-Time Gross Settlement (RTGS)** system uses the SWIFT V-Mode topology for exchanging high-value messages with the Participants.

The V-Mode general principles can be depicted in the diagram below:

Application Header (AppHdr) **Fr** and **To** fields determine the sending and receiving parties

The process is as follows:

1. The Sending institution sends a payment message to RTGS that will have **AppHdr**:
   a. Fr: SENDER Bank Identifier Code (BIC)
   b. To: RECEIVER BIC

Note: The actual recipient of the funds (RECEIVER) is identified based on the message content (see below).

2. RTGS settles the transaction using the accounts found in the **Document** section of the message and forwards the message to the RECEIVER having the **AppHdr**:
   a. Fr: SENDER BIC
   b. To: RECEIVER BIC

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Page   11 of 75

3. A notification is sent back to the sending Participant that will identify the original message, having **AppHdr**:
   a. Fr: RTGS BIC
   b. To: SENDER BIC
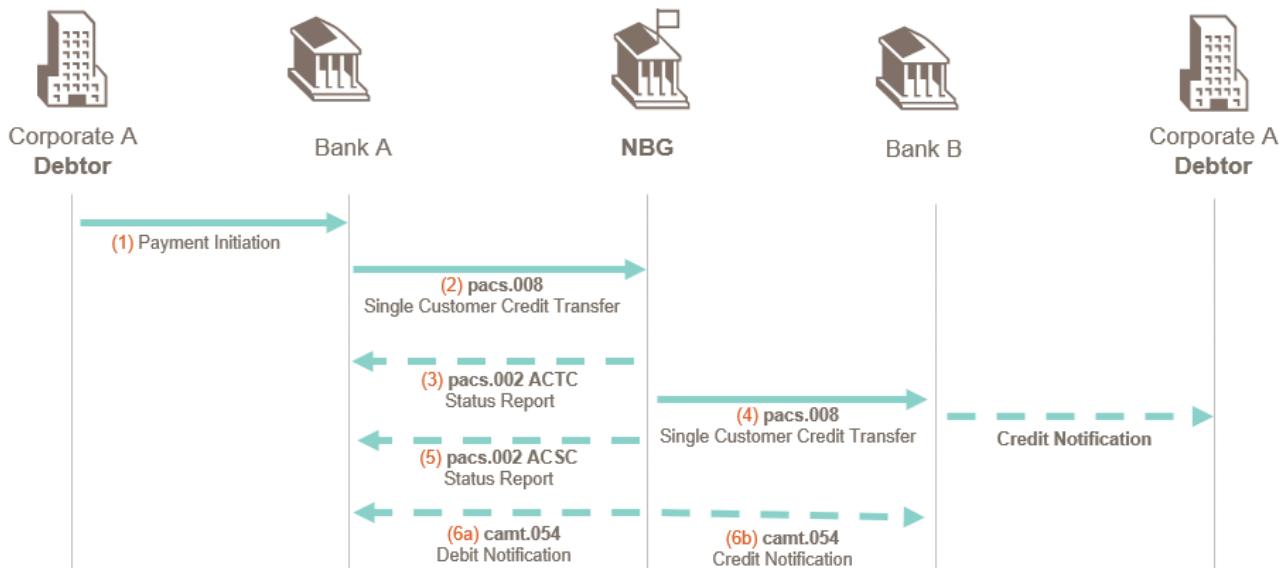
The notification is pacs.002, if the message was rejected/cancelled or camt.054, if the transaction was successfully posted to the accounts. The receiving bank can also receive a credit notification.

Any message sent between Montran systems (PO, RTGS, GW) is followed by a transport acknowledgement in the form of a "processed OK" message. This message can be suppressed in other direct interfaces if needed.

The message flows are identical if the sender/recipient uses PO/GW to initiate/receive the payment message.

2.2. Customer Credit Transfer - Authorized Payment

Scenario: a customer credit payment sent by Bank A is accepted for settlement by RTGS, settled and payment instructions are transmitted to Bank B.
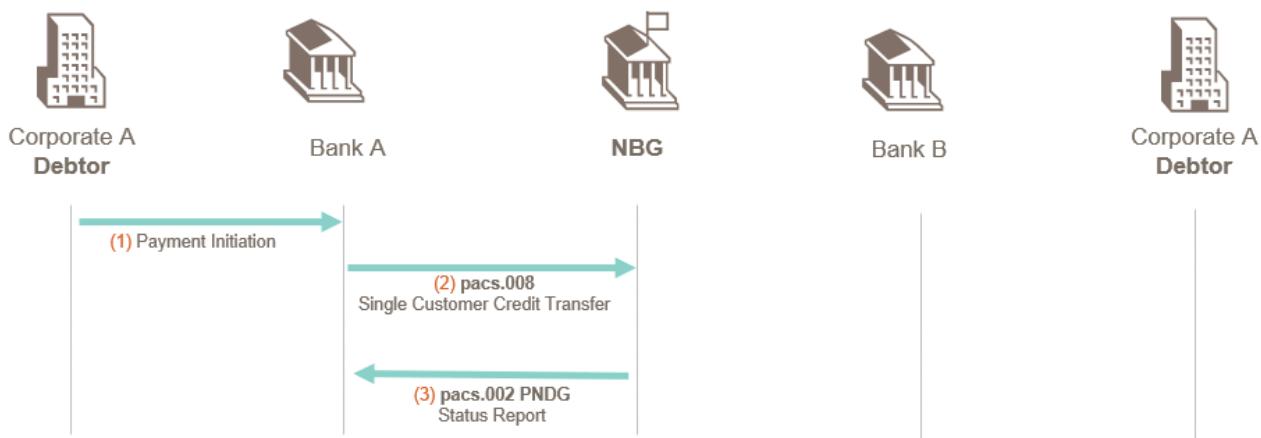
Codes:

ACTC – Accepted Technical Validation (authentication, syntax and semantic validation passed)

ACSC – Accepted Settlement Completed (RTGS settlement completed)

2.3.   Customer Credit Transfer - Pending Payment

Scenario: the payment sent by bank A is accepted for processing by RTGS but is queued during processing. A notification is sent to bank A to inform them of the amount in default.

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Page   12 of 75
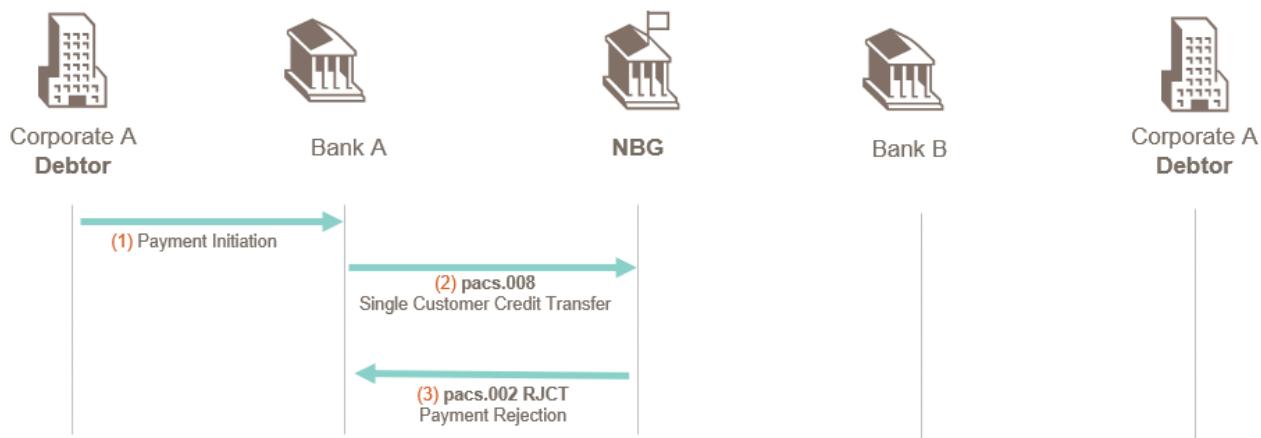
Codes:

PNDG - Pending status, informing that a payment message has been accepted for settlement but is awaiting funds in the settlement queue.

2.4. Customer Credit Transfer – Not Authorized Payment

Scenario: the payment sent by bank A is rejected by RTGS.
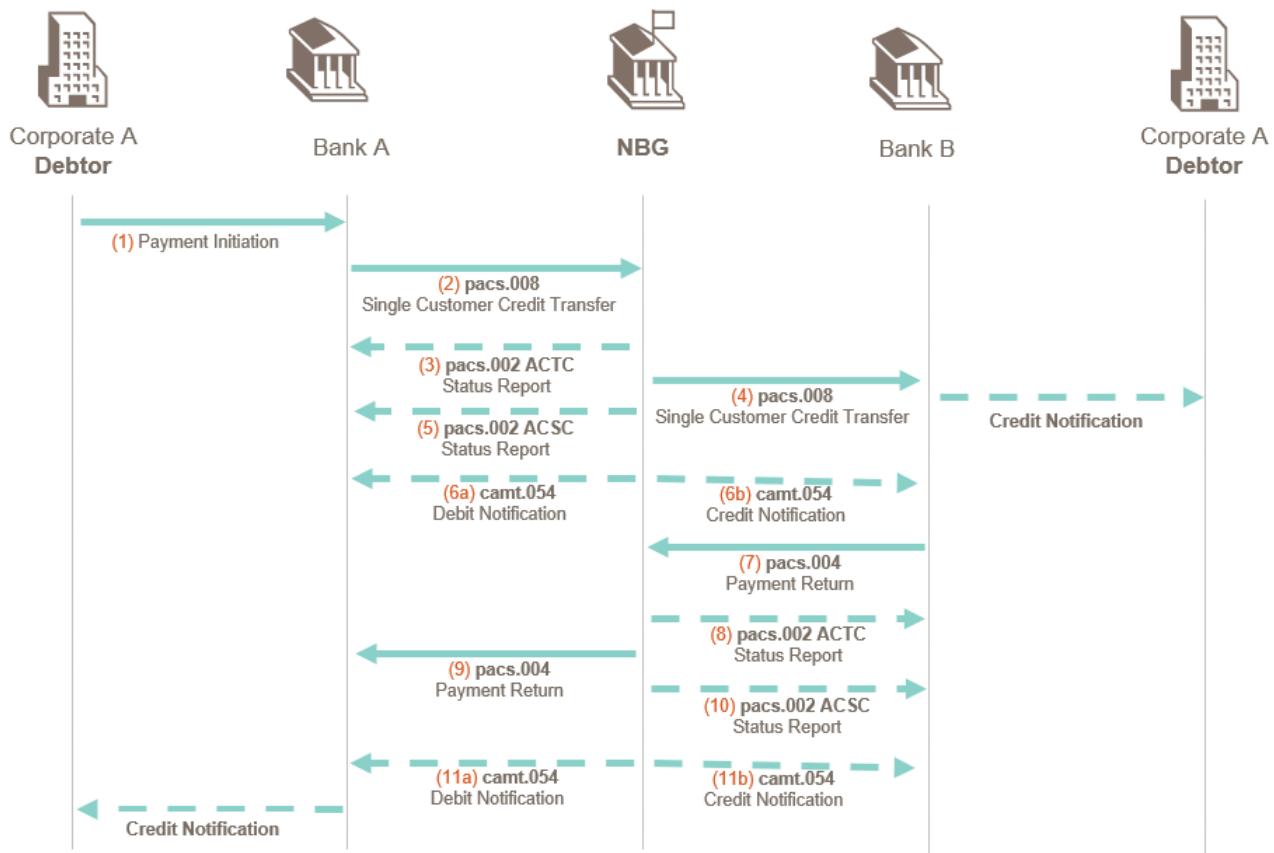
Codes:

RJCT - Rejected status, informing that a payment message has been rejected due to a message format or business validation error.

2.5. Customer Credit Transfer – Payment Return

Scenario: A payment sent by a participant is returned by the recipient. RTGS will transfer the funds from the recipient's account to the sender's account.
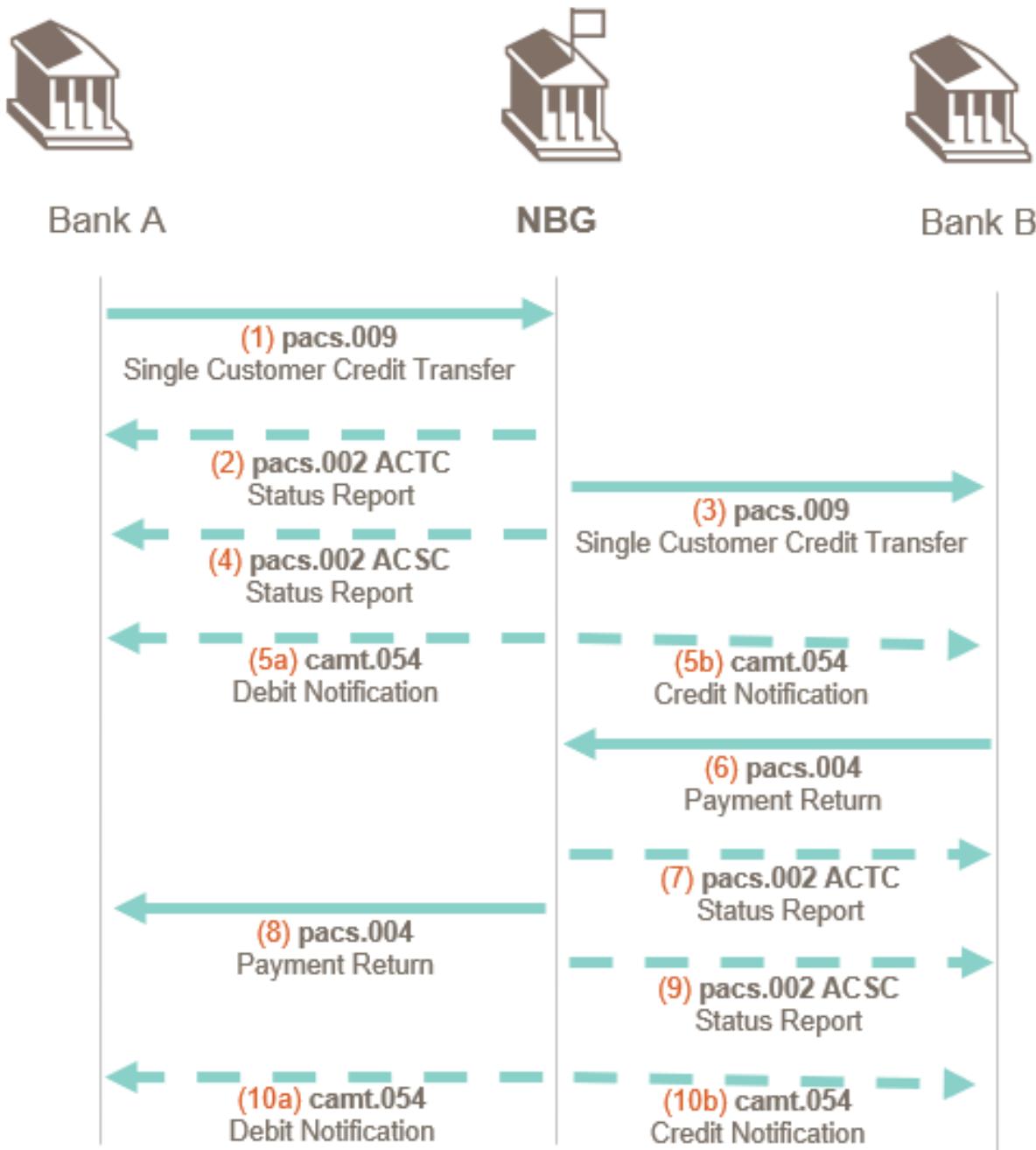
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Page   13 of 75

Codes:

ACTC – Accepted Technical Validation (authentication, syntax and semantic validation passed)

ACSC – Accepted Settlement Completed (RTGS settlement completed)

2.6. Financial Institution Transfers
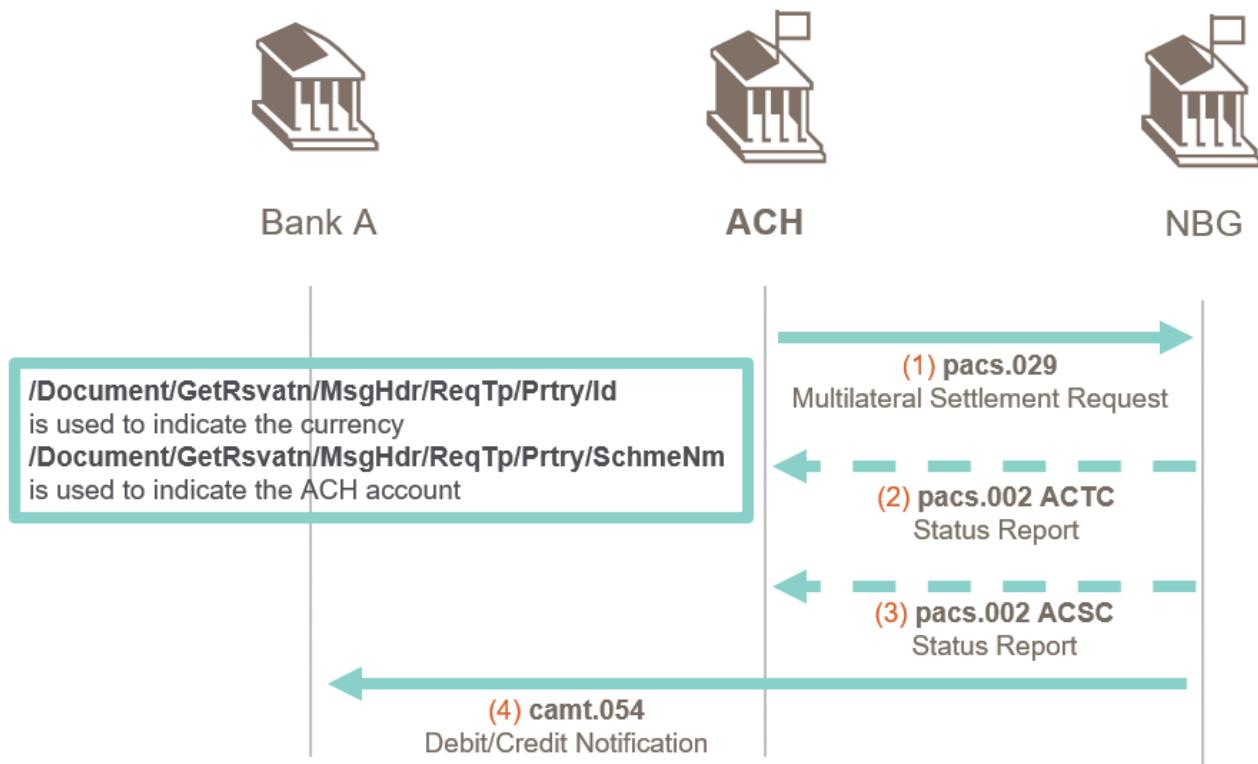
All the flows for customer transfers are the same as for transfers to financial institutions. The difference is that the pacs.009 format will be used for this type of payment, and that the ultimate debtor and creditor are the participants themselves.

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Page   14 of 75

As an example, we have shown below a normal payment flow which also involves the return of the payment.

2.7. Net Settlement Instruction (NSI)
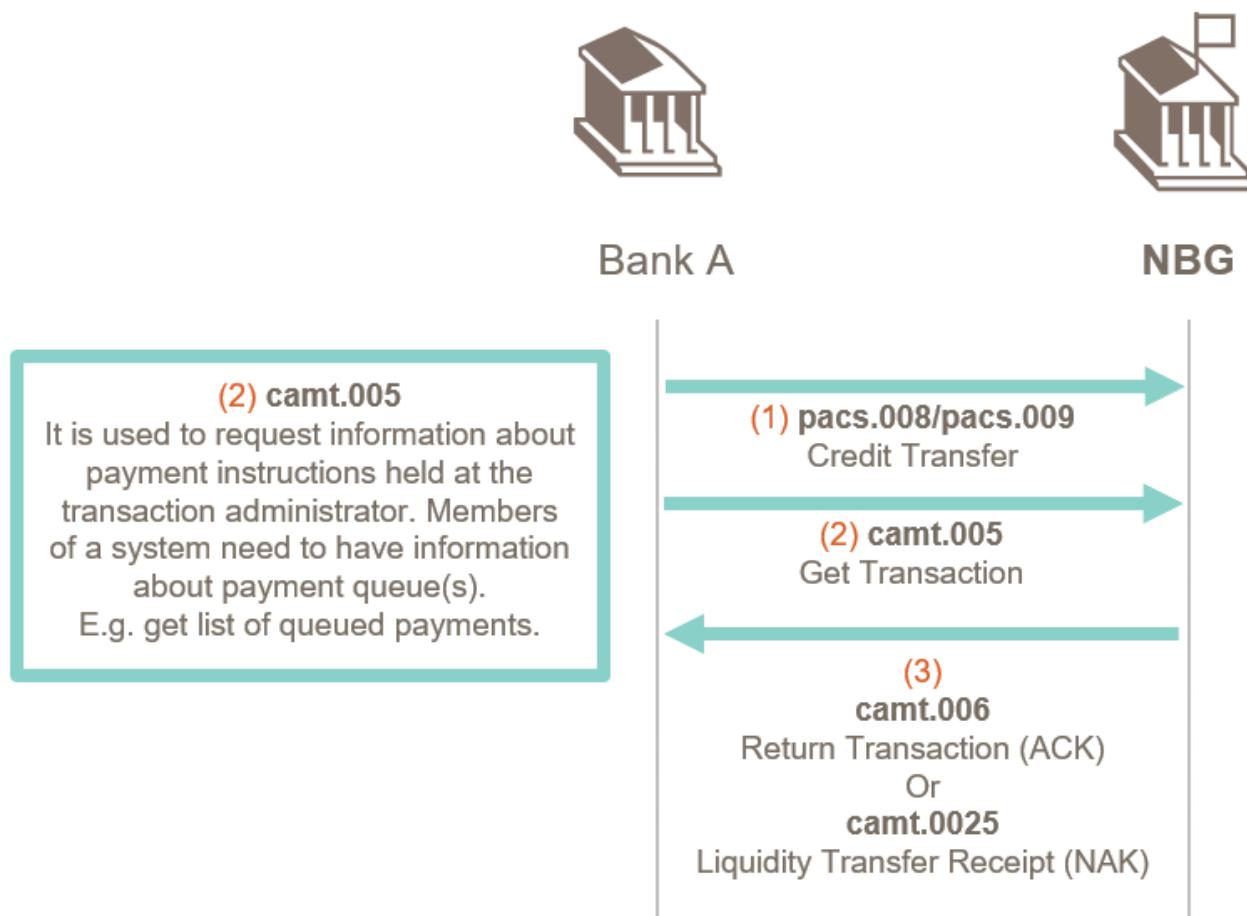
Scenario: At the end of each clearing session, the pacs.029 net settlement instruction sent by the clearing house (ACH module of ATS, national money clearing, or other clearing houses) is successfully settled in RTGS and debit/credit notifications are sent to the participants involved.

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Page   15 of 75

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/Document/GetRsvatn/MsgHdr/ReqTp/Prtry/Id
is used to indicate the currency
/Document/GetRsvatn/MsgHdr/ReqTp/Prtry/SchmeNm
is used to indicate the ACH account

(1) **pacs.029**
Multilateral Settlement Request

(2) **pacs.002 ACTC**
Status Report

(3) **pacs.002 ACSC**
Status Report

(4) **camt.054**
Debit/Credit Notification

Bank A   ACH   NBG

2.8. Payment Management Flow
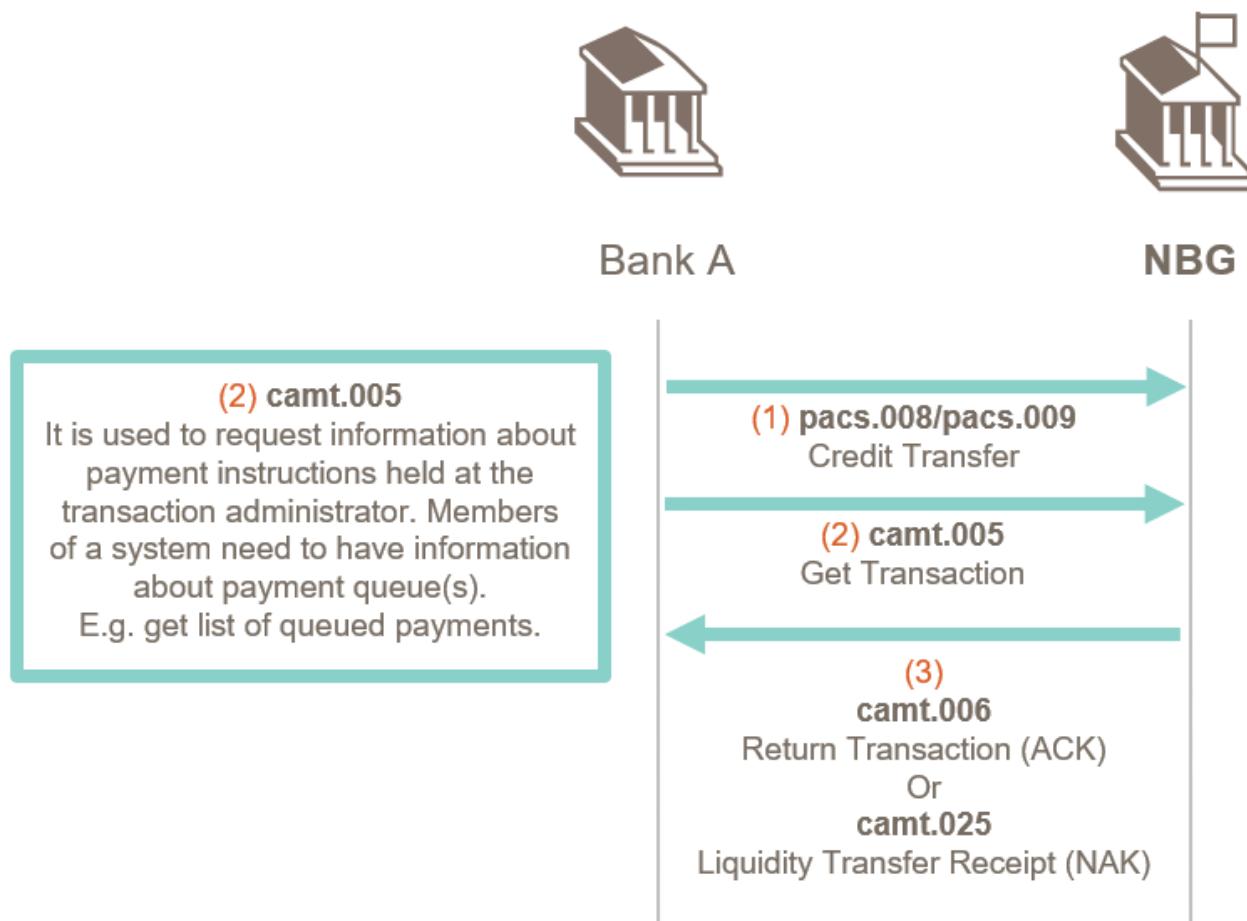
2.8.1 Get the List of Queued Payments

Scenario: A participant needs to obtain from RTGS a list of all its Pending payments. The participant will send a Get Transactions (camt.005) request to RTGS. RTGS will respond with one or more Return Transaction (camt.006) messages or with a Receipt (camt.025) message in case of invalid request.

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Page   16 of 75

2.8.2 Modifying a Queued Payment
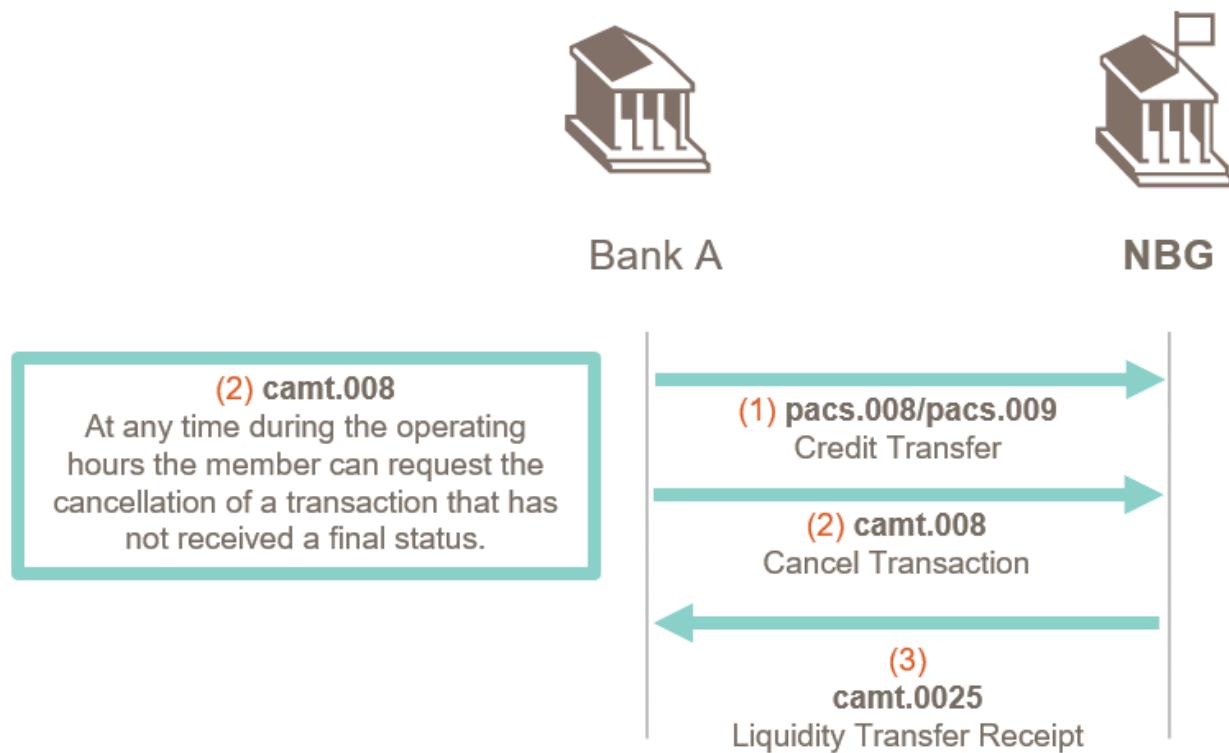
Scenario: A participant requires to do a re-prioritization or change of clearing conditions of a queued payment. A request to modify the payment (camt.007) is sent to the RTGS system, which will execute the operation if possible and respond with a Receipt message (camt.025).

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Page   17 of 75

2.8.3 Cancellation of a Queued Payment

Scenario: A participant can request cancellation of a queued payment. A Cancel Transaction (camt.008) message is sent to RTGS which will execute the cancellation if possible and return a

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Page   18 of 75

Receipt (camt.025) message back to the requester.
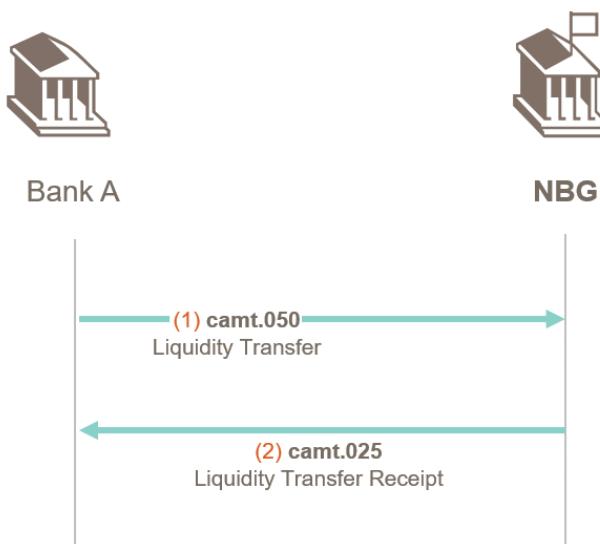
2.9. Reserve Liquidity Transfer

Scenario: This is a special on-us kind of operation used to move funds between accounts of the same participant.
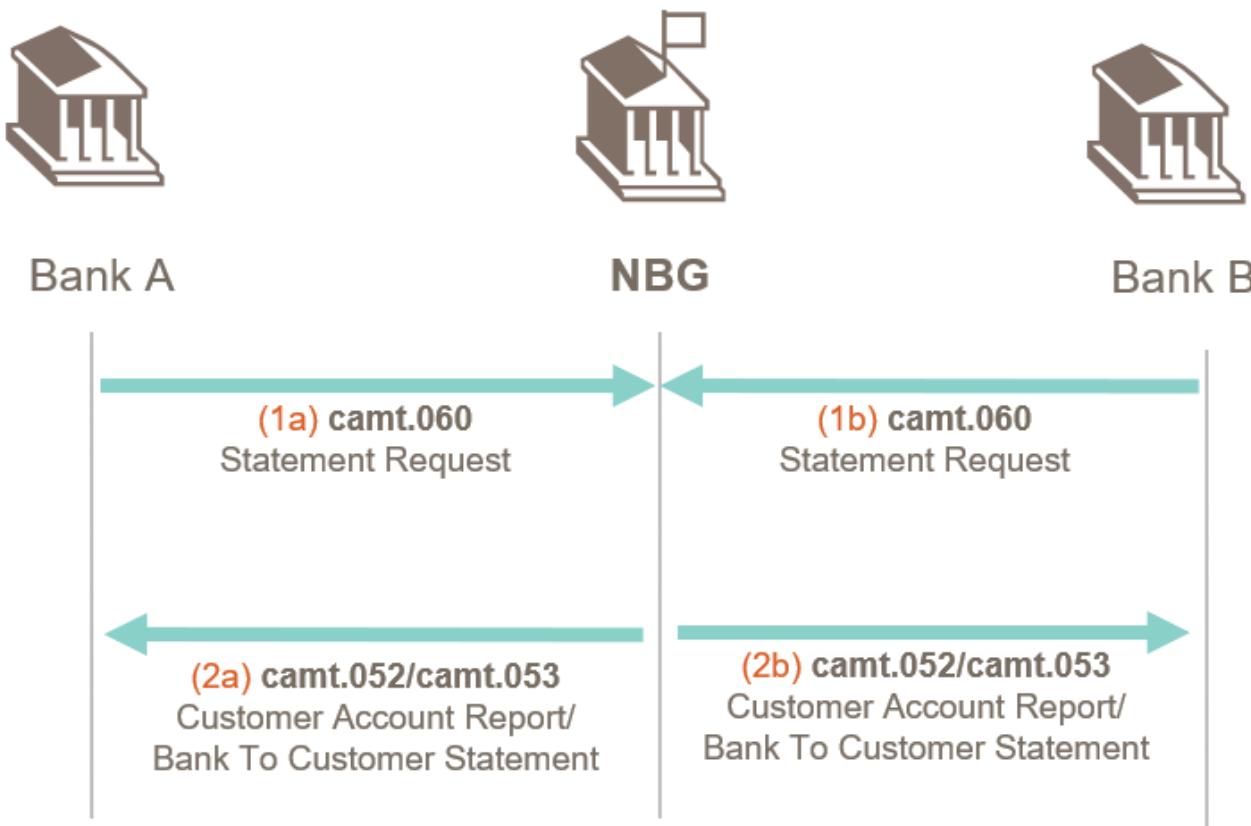
An RTGS participant has a settlement account and several reserve accounts in RTGS.

By using the camt.050 message a participant can request RTGS to move funds from its settlement account to a specific reserve or from a specific reserve to the settlement account.

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Page   19 of 75

2.10. Statement Flows
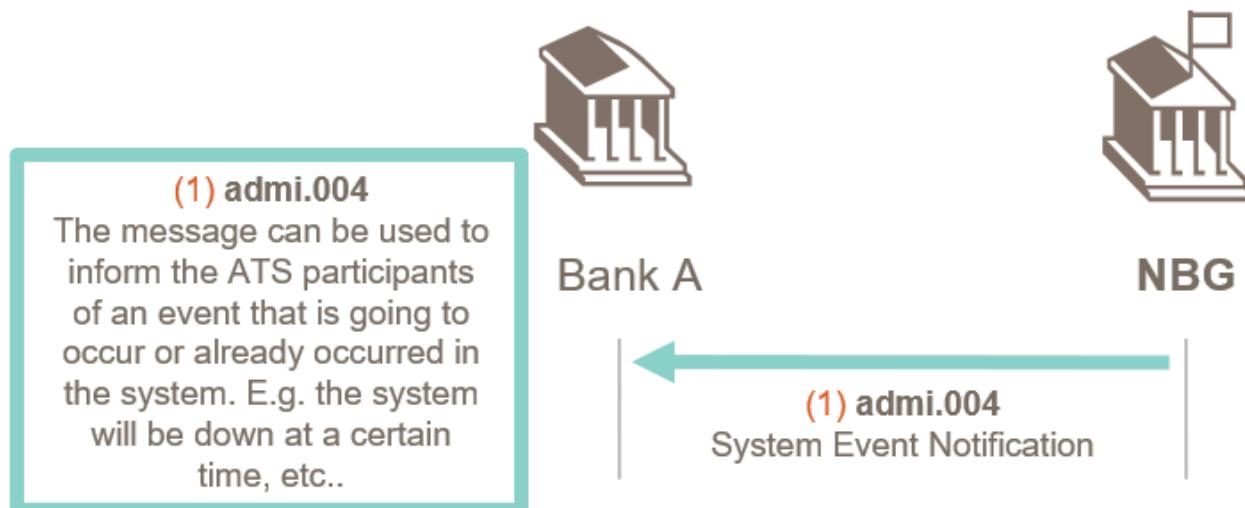
Scenario: A participant requests statements/reports for their account held in the RTGS system. The participant will send an Account Reporting Request (camt.060) message to RTGS, which will respond to the Bank with Customer Account Report (camt.052) message or Bank To Customer Statement (camt.053) message depending on the request.

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Page   20 of 75

2.11. System Notifications

Scenario: the RTGS system informs participants during the day of various system events.
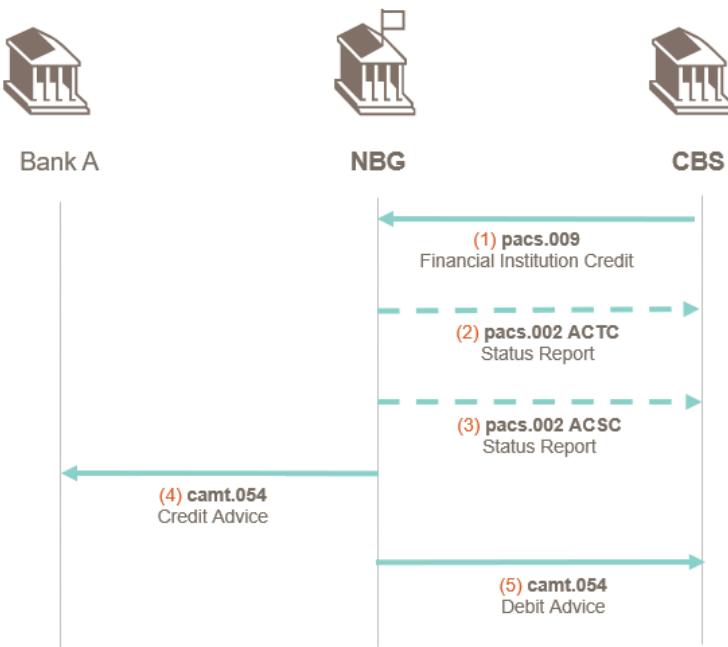
The message can be used by a central settlement system to inform its participants of an upcoming event in the system, e.g. that the system will be unavailable at a certain time, and so on.

2.12. Central Bank Instruments
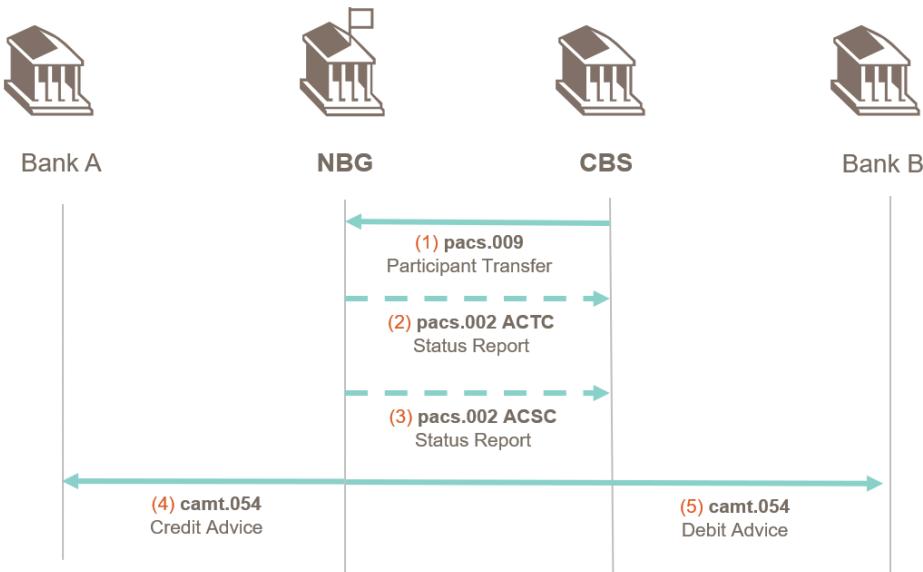
2.12.1. Financial Institution Credit Authorized

Scenario: National Bank of Georgia needs to transfer funds to a certain Participant and will send a Financial Institution Credit (pacs.009) from its CBS (Core Banking System) to RTGS. RTGS will respond with two pacs.002 (ACTC & ACSC) to CBS. After payment authorization a credit advice (camt.054) will be sent to the credited Participant via VPN and a debit advice (camt.054) will be sent to CBS for NBG.

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Page   21 of 75

2.12.2. Participant Transfer Authorized
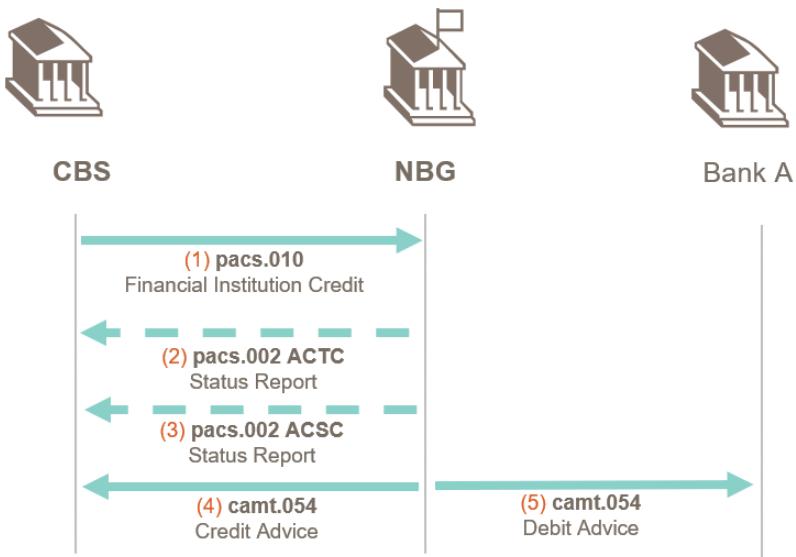
Scenario: National Bank of Georgia needs to transfer funds between two Participant and will send a Financial Institution Credit (pacs.009) from its Core Banking System to RTGS. RTGS will respond with two pacs.002 (ACTC & ACSC) to CBS. After payment authorization a debit advice and a credit advice (camt.054) will be sent to each respective Participants via VPN.

2.12.3. Financial Institution Debit Authorized

Scenario: National Bank of Georgia needs to transfer funds from a certain Participant and will send a Financial Institution Debit (pacs.010) from its Core Banking System to RTGS. RTGS will respond with two pacs.002 (ACTC & ACSC) to CBS. After payment authorization a debit advice (camt.054)

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Page   22 of 75

will be sent to the debited Participant via VPN and credit a advice (camt.054) will be sent to CBS for NBG.

3. Participant Payment Messages

3.1. Pacs.008 - Financial Institution to Financial Institution Customer Credit Transfer

3.1.1. Scope

Pacs.008 - Financial Institution to Financial Institution Customer Credit Transfer

3.1.2. Format Specifications

The following table contains only the relevant fields for RTGS from a business point of view. For a full description of the format and a comprehensive list of the mandatory fields please refer to the official SWIFT documentation.

PACS.008	
Element XML	**Description**
/GrpHdr/SttlmInf/ClrSys/Cd	Instrument (indicates SCT /RTGS payments). For RTGS payment the value will be "RTGS".
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf /SvcLvl/Prtry	The Transaction Type Code (TTC) for the RTGS

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Page   23 of 75

	transaction to be created. Optionally, the transaction priority can be specified. E.g.: **PRI:45,TTC:103**
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf /IntrBkSttlmAmt/@Ccy	The currency and the amount of the transaction in the following format: `<IntrBkSttlmAmt Ccy="GEL">1.00</IntrBk SttlmAmt>`
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	The business date of the transaction (value date).
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmReq /FrTm	**From Time** specifies what time the transaction should be sent from processing (for DEFERRED transactions).
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmReq /RjctTm	**Reject Time** specifies the time when the payment is automatically cancelled if there are insufficient funds.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt /FinInstnId/BICFI	The debited Participant's SWIFT BIC code. This is the debit party in the transaction created in RTGS.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt /FinInstnId/BICFI	The credited Participant's SWIFT BIC code. This is the credit party in the transaction created in RTGS.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr /Nm	Third Party Taxpayer Name or Third Party Ordering Customer Name. Third Party Name by which a party is known, and which is usually used to identify that party.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr /Id/OrgId/Othr/Id	Third Party Taxpayer agent or Third Party Customer Agent. Unique and unambiguous way to

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Page   24 of 75

	identify the third party organization.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr /Id/PrvId/Othr/Id	Third Party Taxpayer TIN or Third Party Payer Specific Identifier. Unique and unambiguous identification of a Third Party person, for example passport or national ID.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Ordering customer name or taxpayer name. Name by which a party is known, and which is usually used to identify it.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId /Othr/Id	Taxpayer agent TIN. Unique and unambiguous way to identify the taxpayer organization.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvId/ Othr/Id	Taxpayer TIN or payer specific identifier. Unique and unambiguous identification of a person, for example passport.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvId/ SchmeNm/Cd	Identifier code. The value must be "BILL" indicating that the Debtor Personal Id (CdtTrfTxInf/Dbtr/Id/Prvt Id/Othr/Id) represents billing identification. If missing, then this means that Personal Id is not billing related.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct /Id/Othr/Id	In case the Debtor Agent Account tag is not present, this tag is considered for debtor's account number. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag. In case of

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Page   25 of 75

	treasury payments this fields represents Treasury Code.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	Ordering customer account number.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt /FinInstnId/BICFI	The SWIFT BIC code of the financial institution servicing the account for the debtor.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct /Id/Othr/Id	The debtor agent's account number. It takes precedence over Debtor Account tag in RTGS. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt /FinInstnId/BICFI	The SWIFT BIC code of the financial institution servicing the account for the creditor.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgtAcct /Id/Othr/Id	The creditor agent's account number. It takes precedence over Creditor Account tag in RTGS. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr /Nm	Third Party Beneficiary Customer Name. Third Party Name by which a party is known, and which is usually used to identify that party.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr /Id/OrgId/Othr/Id	Third Party Beneficiary or Tax Payee Agent TIN. Unique and unambiguous way to identify a Third Party organization.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr /Id/PrvtId/Othr/Id	Third Party Beneficiary Tax Payee TIN or Third Party Payee Specific Identifier. Unique and unambiguous identification of a Third

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   26 of 75

	Party person, for example passport.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Beneficiary Customer Name. Name by which a party is known and which is usually used to identify that party.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr /Id/OrgId/Othr/Id	Beneficiary Tax Payee Agent TIN. Unique and unambiguous way to identify an organization.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr /Id/PrvtId/Othr/Id	Beneficiary Tax Payee TIN or Payee Specific Identifier. Unique and unambiguous identification of a person, for example passport.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct /Id/Othr/Id	In case the Creditor Agent Account tag is not present, this tag is considered for creditor's account number. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag. In case of treasury payments this fields represents Treasury Code.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct /Id/IBAN	Beneficiary customer account number.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Reference
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEn dId	RTP (request to pay) reference
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/R frdDocInf/Nb	Payment order number
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/R frdDocInf/RltdDt	Payment order date
]/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/ RfrdDocInf/LineDtls/Id/RltdDt	Presentation (submission) date
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/C dtrRefInf/Tp/CdOrPrtry/Prtry	Creditor reference type being a code with the value either "MCC" or "SERV"

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Page   27 of 75

Path	Description
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref	The corresponding reference value of the previous described code type.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Cd	Payment category purpose
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp/Prtry	Payment category purpose
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd	Purpose of the Payment
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf	Purpose of the Payment
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtId	Payment initiation channel (payment with QR code/proxy/IBAN/NFC/other)
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/ClrSysMmbId/MmbId	Payer's PSP (type 1 indirect participant). The BIC of the type 1 indirect participant will be present here.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	Payee PSP (type 1 indirect participant). The BIC of the type 1 indirect participant will be present here.
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	Payer address
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth	Payer birth info
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	Payee address
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId/DtAndPlcOfBirth	Payee birth info
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtls/ElctrncAdr	Payee geolocation

3.2. Pacs.009 - Financial Institution to Financial Institution Credit Transfer

3.2.1. Scope

The Pacs.009 Financial Institution to Financial Institution Credit Transfer is the message type used to generate a FIT transaction in RTGS.

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Page   28 of 75

3.2.2. Format Specifications

The following table contains only the relevant fields for RTGS from a business point of view. For a full description of the format and a comprehensive list of the mandatory fields please refer to the official SWIFT documentation.

PACS.009	
Element XML	**Description**
/Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/SvcLvl/Prtry	The Transaction Type Code (TTC) for the RTGS transaction to be created. Optionally, the transaction priority can be specified. E.g.: **PRI:45,TTC:202**
/Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/@Ccy	The currency and the amount of the transaction in the following format: `<IntrBkSttlmAmt Ccy="GEL">1.00</IntrBkSttlmAmt>`
/Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	The business date of the transaction.
/Document/FICdtTrf/CdtTrfTxInf/SttlmTmReq/FrTm	**From Time** specifies what time the transaction should be sent from processing (for DEFERRED transactions).
/Document/FICdtTrf/CdtTrfTxInf/SttlmTmReq/RjctTm	**Reject Time** specifies the time when the payment is automatically cancelled if there are insufficient funds.
/Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	The debited Participant's SWIFT BIC code. This is the debit party in the transaction created in RTGS.
/Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	The credited Participant's SWIFT BIC code. This is the credit party in the transaction created in RTGS.
/Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	Debtor's SWIFT BIC code.
/Document/FICdtTrf/CdtTrfTxInf/DbtrAcct/Id/Othr/Id	Debtor's account number. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag.

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Page   29 of 75

/Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	Creditor's SWIFT BIC code.
/Document/FICdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	Creditor's account number. The **IBAN** identification with its respective tag may also be used **instead of** /Othr/Id tag.
/Document/FICdtTrf/CdtTrfTxInf/RmtInf/Ustrd	Additional details of the payment.

3.3. Pacs.004 - Payment Return

3.3.1. Scope

The Pacs.004 Payment Return is the message type used to generate the return of a SCCT/FIT transaction in RTGS.

3.3.2. Format Specifications

The following table contains only the relevant fields for RTGS from a business point of view. For a full description of the format and a comprehensive list of the mandatory fields please refer to the official SWIFT documentation.

PACS.004	
Element XML	**Description**
/Document/PmtRtr/TxInf/OrgnlInstrId	The Instruction Identification of the original transaction.
/Document/PmtRtr/TxInf/OrgnlEndToEndId	The End-to-End Identification of the original transaction.
/Document/PmtRtr/TxInf/OrgnlTxId	The Transaction Identification of the original transaction.
/Document/PmtRtr/TxInf/OrgnlUETR	The UETR of the original transaction.
/Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt	The business date of the original transaction.
/Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt/@Ccy	The currency and the amount of the transaction in the following format: `<RtrdIntrBkSttlmAmt Ccy="GEL">5.00</RtrdIntrBkSttlmAmt>`
/Document/PmtRtr/TxInf/IntrBkSttlmDt	The business date of the transaction.

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Page   30 of 75

/Document/PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI	The debited Participant's SWIFT BIC code. This is the debit party in the transaction created in RTGS.
/Document/PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	The credited Participant's SWIFT BIC code. This is the credit party in the transaction created in RTGS.
/Document/PmtRtr/TxInf/RtrChain/Dbtr/Agt /FinInstnId/BICFI	Debtor's SWIFT BIC code.
/Document/PmtRtr/TxInf/RtrChain/Cdtr/Agt /FinInstnId/BICFI	Creditor's SWIFT BIC code.
/Document/PmtRtr/TxInf/RtrRsnInf/Rsn/Cd	Return reason code.
/Document/PmtRtr/TxInf/RtrRsnInf/AddtlInf	Additional details of the payment. This field may also contain the TTC. E.g.: **/TTC/905/additional info**

3.4. Pacs.002 - Payment Status Report

3.4.1. Scope

Message used to communicate the status of a previously sent financial institution-to-financial institution payment instruction, such as:

- pacs.008.001.08 (Credit Transfer)
- pacs.009.001.08 (Financial Institution Transfer)
- pacs.004 (Payment Return)

3.4.2. Format Specification

PACS.002	
Element XML	**Description**
/Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	Transaction Status Code. Valid values used by RTGS: • **ACSC** – confirmation of settlement • **ACTC** – the transaction passed syntax and validation checks • **PDNG** – the transaction is in pending • **RJCT** – the payment message was rejected

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Page   31 of 75

/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Cd	It explains why a transaction was accepted, rejected, or is pending, providing a machine-readable code.
/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Provides free-text clarification about the reason for the transaction's status. Often used when the reason code alone is not sufficiently descriptive.
/Document/FIToFIPmtStsRpt/TxInfAndSts/InstgAgt/FinInstnId/BICFI	The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.
/Document/FIToFIPmtStsRpt/TxInfAndSts/InstdAgt/FinInstnId/BICFI	The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

4. Central Bank Messages

4.1. Pacs.010 – Financial Institution Debit

4.1.1. Scope

The Pacs.010 Financial Institution Debit Transfer is the message used by the National Bank to execute debit transfers from Participant settlement accounts in the RTGS system. The message complies with the IAP 1.2 constraints and includes only business-relevant fields required for settlement.

4.1.2. Format Specifications

PACS.010	
Element XML	**Description**
/Document/FIDrctDbt/GrpHdr/MsgId	Message Identification. Unique identifier assigned by the instructing party.
/Document/FIDrctDbt/GrpHdr/CreDtTm	Creation Date Time. Date and time at which the message was created.

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Page   32 of 75

Path	Description
/Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	Debited Participant's SWIFT BIC code. This is the debit party in the transaction created in RTGS.
/Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	Credited Participant's SWIFT BIC code. This is the credit party in the transaction created in RTGS.
/Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI	Creditor's SWIFT BIC code.
/Document/FIDrctDbt/CdtInstr/CdtId	Payment reference.
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	Payment Reference. Optional. If missing the fallback goes to the value above.
/Document/FIDrctDbt/CdtInstr/CdtrAcct/Id/Othr/Id	Creditor's Account Number. The IBAN identification with its respective tag may also be used instead of /Othr/Id tag.
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/EndToEndId	End-to-End Identification (used for linking payments between parties).
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/TxId	Transaction Identification assigned by the instructing party.
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	Unique End-to-End Transaction Reference (globally unique).
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtTpInf/SvcLvl/Prtry	Transaction Type Code (TTC) for the RTGS transaction to be created. Optionally, transaction priority may be specified.
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtTpInf/LclInstrm/Prtry	Local Instrument Code. Identifies the

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Page   33 of 75

	instruction type (e.g. RTGSParticipantDebit).
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/@Ccy	The currency and the amount of the transaction in the following format: `<IntrBkSttlmAmt Ccy="GEL">5.00</IntrBkSttlmAmt >`
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	Business Date of the Transaction (Value Date).
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI	Debtor's SWIFT BIC code.
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAcct/Id/Othr/Id	Debtor's account number
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/RmtInf/Ustrd	Additional details of the payment.

5. Reserve Mechanism Messages

5.1. Camt.050 – Liquidity Transfer

5.1.1. Scope

A camt.050 (Liquidity Transfer) message is used by RTGS to trigger a reserve movement transaction. This message is sent by Participants to RTGS to effect reserve movements over their own accounts only. It represents Straight through Processing equivalent of Participants manually managing their Reserves from the RTGS GUI.

5.1.2. Format Specifications

CAMT.050	
Element XML	**Description**
/Document/LqdtyCdtTrf/LqdtyCdtTrf/Cdtr/FinInstnId/BICFI	BIC code of the financial institution to be credited.
/Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	The number of the account to be credited as a result of the transfer of liquidity. In case of a

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   34 of 75

	reserve increase, it represents the identification of the reserve. The **reserve code** must be used to identify the reserve.
/Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	The currency and the amount to be transferred in the following format: `<AmtWthCcy Ccy="GEL">8.86</AmtWthCcy>`
/Document/LqdtyCdtTrf/LqdtyCdtTrf/Dbtr/FinInstnId/BICFI	BIC code of the financial institution to be debited.
/Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	The account number of the account to be debited as a result of the transfer of liquidity. In case of a reserve decrease, it represents the identification of the reserve. The **reserve code** must be used to identify the reserve.
/Document/LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	The business date from RTGS in YYYY-MM-DD format.

5.1.3. Identifying the reserve & the operation

The **reserve code** must be used to identify the reserve in RTGS.

1. In the creditor account element, if it is a **reserve increase** movement (credit operation):

```
<Cdtr>
    <FinInstnId>
        <BICFI>BAGAGE22</BICFI>
    </FinInstnId>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>reserve-code</Id>
        </Othr>
    </Id>
</CdtrAcct>
```

2. In the debtor account element, if it is a **reserve decrease** movement (debit operation):

```
<Dbtr>
    <FinInstnId>
        <BICFI>BAGAGE22</BICFI>
    </FinInstnId>
</Dbtr>
<DbtrAcct>
    <Id>
        <Othr>
            <Id>reserve-code</Id>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   35 of 75

```
            </Othr>
        </Id>
</DbtrAcct>
```

In the above examples, the *reserve-code* placeholder stands for the reserve code defined by the Central Bank in RTGS.

5.1.4. Examples

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>REFF202405239673216201</BizMsgIdr>
            <MsgDefIdr>camt.050.001.05</MsgDefIdr>
            <BizSvc>swift.iap.01</BizSvc>
            <CreDt>2024-05-23T14:44:32+02:00</CreDt>
            <Prty>HIGH</Prty>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.050.001.05">
            <LqdtyCdtTrf>
                <MsgHdr>
                    <MsgId>REFF202405239673216201</MsgId>
                    <CreDtTm>2024-05-23T14:44:32+02:00</CreDtTm>
                </MsgHdr>
                <LqdtyCdtTrf>
                    <LqdtyTrfId>
                        <InstrId>REFF239673216201</InstrId>
                        <EndToEndId>REFF202405239673216201</EndToEndId>
                        <TxId>REFF239673216201</TxId>
                        <UETR>a6670e35-f411-4e33-a887-6fae0069fcce</UETR>
                    </LqdtyTrfId>
                    <Cdtr>
                        <FinInstnId>
                            <BICFI>BAGAGE22</BICFI>                         </FinInstnId>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <Othr>
                                <Id>CCAA</Id>
                            </Othr>
                        </Id>
                    </CdtrAcct>
                    <TrfdAmt>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   36 of 75

```
                    <AmtWthCcy Ccy="GEL">6.88</AmtWthCcy>
                </TrfdAmt>
                <Dbtr>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>9879879879</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>
                <SttlmDt>2024-05-23</SttlmDt>
            </LqdtyCdtTrf>
        </LqdtyCdtTrf>
    </Document>
</Message>
```

5.2. Camt.025 – Liquidity Transfer Receipt

5.2.1 Scope

A camt.025 (Liquidity Transfer Receipt) message is used to respond to the camt.050 Liquidity Transfer Request. It will specify the status of the request, for example the result of the schema validation, a business processing result/error or the ACSC code in case of settlement completed.

5.2.2 Format Specifications

CAMT.025	
Element XML	**Description**
/Document/Rct/RctDtls/ReqHdlg/StsCd	Transaction Status Code. Valid values used by RTGS: • **ACSC** – confirmation of settlement • **PDNG** – the transaction is in pending • **RJCT** – the payment message was rejected
/Document/Rct/RctDtls/ReqHdlg/Desc	Free format description of the transaction status.

- In case the Liquidity Transfer message is rejected:

  o the **/Document/Rct/RctDtls/ReqHdlg/StsCd** will contain the **RJCT** error code

  o possible values for the error description from **/Document/Rct/RctDtls/ReqHdlg/Desc** tag:

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Page   37 of 75

Description	Meaning
/099 INVFMT **L:**<line_number>,**C**:<column_number>	The schema validation failed – the received message has an invalid format. 1. The <line_number> placeholder stands for the line number on which the error was identified. The <column_number> placeholder stands for the column number on which the error was identified.
/002 INVCREDINST	This error code may appear for several reasons: • No credit institution could be located in the camt.050 Liquidity Transfer message. • The payment credit party is not an active Participant in the system. • The credited Participant does not have a Settlement Account. • The payment credit party is different from the payment debit party.
/003 INVDEBINST	This error code may appear for several reasons: • No debit institution could be located in the camt.050 Liquidity Transfer message. • The payment debit party is not an active Participant in the system. • The debited Participant does not have a Settlement Account.
/004 INVSND	The sender is invalid. This error code is present in the following scenarios: • The message sender is not specified.

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   38 of 75

	• The sender BIC is not associated with a Participant existent in RTGS.
/005 INVRCV	The receiver is invalid. The application header To does not match the RTGS BIC.
/008 INVCURR	This error may appear for the following reasons: • The specified currency is not defined in the system. • The specified currency is not allowed for specified Participant.
/009 INVAMT	This error may appear if the camt.050 message amount exceeds the number of fraction digits allowed for the specified currency.
/010 DUPREF	The message is a duplicate. A transaction from the same sender, with the same value date, reference, currency and amount already exists.
/011 INVDATE	The camt.050 message specifies a value date which is a past date compared to the current business date in RTGS.
/012 INVDATEEOD	The camt.050 Liquidity Transfer message is rejected if the current business date is closed (the EOD event is executed).
/015 INVBUSSDATE	The message specifies a value date which is not a business day for the specified currency.
/024 CANUSR	The payment generated by the camt.050 message was cancelled in RTGS.

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Page   39 of 75

/035 RESLOCK	The reserve is locked. This error may appear in the following scenarios: • The change policy of the reserve is set on "Locked" option. The Participant cannot increase, nor decrease it. • The change policy of the reserve is set on "Can only increase" option and the reserve is in **LOCKED** state. Decrease operations are not allowed at this time.
/036 REINCRONLY	The reserve cannot be decreased by the Participant.
/037 RESNOTFOUND	The specified reserve code from either CreditorAccount tag (in case of a reserve increase) or DebtorAccount tag (in case of a reserve decrease) has not been defined in the RTGS.
/BusinessMessageIdentifierAndMessage IdentificationFR	The Business Application Header's Business Message Identifier element must contain the Message Identification captured within the Business Document.
/NoBICNoClearingRuleFR (Cdtr)	For Creditor tag, at least one of the following: BIC, Clearing System Member Identification, LEI or (Name and Postal Address – either Structured or Unstructured and "If Structured is used, Town Name and Country Code must be present.") must be present.
/NoBICNoClearingRuleFR (Dbtr)	For Debtor tag, at least one of the following: BIC, Clearing System Member Identification, LEI or (Name and Postal Address – either Structured or Unstructured and "If Structured is used, Town Name and Country Code must be present.") must be present.
/StructuredvsUnstructuredFR: LqdtyCdtTrf(Cdtr)	For Creditor tag, if PostalAddress is used and if AddressLine is present,

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Page   40 of 75

	then all the other optional elements in PostalAddress must be absent.
/StructuredvsUnstructuredFR: LqdtyCdtTrf(Dbtr)	For Debtor tag, if PostalAddress is used and if AddressLine is present, then all the other optional elements in PostalAddress must be absent.
/TownNameAndCountryFR: LqdtyCdtTrf(Cdtr)	For Creditor tag, if PostalAddress is used and if AddressLine is absent, then Country and Town name must be present.
/TownNameAndCountryFR: LqdtyCdtTrf(Dbtr)	For Debtor tag, if PostalAddress is used and if AddressLine is absent, then Country and Town name must be present.
/RelatedPresentWhenCopyDuplCCR	Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates. If CopyDuplicate is present, then Related MUST be present.
/CreditAccountRuleCSR	At least CreditAccount or Creditor must be present, or both.

5.2.3 Examples

ACK

The message below is generated as a response to a complete reserve movement transaction:

```
<Message xmlns="urn:montran:message.02">
      <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
          <FIId>
            <FinInstnId>
                <BICFI>GEATSAAA</BICFI>
            </FinInstnId>
          </FIId>
        </Fr>
        <To>
          <FIId>
            <FinInstnId>
                <BICFI>BAGAGE22</BICFI>
            </FinInstnId>
          </FIId>
        </To>
        <BizMsgIdr>GATS202405239000570005</BizMsgIdr>
```

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Page   41 of 75

```
            <MsgDefIdr>camt.025.001.05</MsgDefIdr>
            <BizSvc>swift.iap.01</BizSvc>
            <CreDt>2024-05-23T16:06:58+02:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.025.001.05">
            <Rct>
                <MsgHdr>
                    <MsgId>GATS202405239000570005</MsgId>
                    <CreDtTm>2024-05-23T14:06:58Z</CreDtTm>
                </MsgHdr>
                <RctDtls>
                    <OrgnlMsgId>
                        <MsgId>BAGA202405239673216201</MsgId>
                    </OrgnlMsgId>
                    <ReqHdlg>
                        <StsCd>ACSC</StsCd>
                        <Desc>/000 Success</Desc>
                    </ReqHdlg>
                </RctDtls>
            </Rct>
        </Document>
</Message>
```

Pending notification:

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>GATS202405239000570009</BizMsgIdr>
            <MsgDefIdr>camt.025.001.05</MsgDefIdr>
            <BizSvc>swift.iap.01</BizSvc>
            <CreDt>2024-05-23T16:51:05+02:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.025.001.05">
            <Rct>
                <MsgHdr>
                    <MsgId>GATS202405239000570009</MsgId>
                    <CreDtTm>2024-05-23T14:51:05Z</CreDtTm>
                </MsgHdr>
                <RctDtls>
                    <OrgnlMsgId>
                        <MsgId>BAGA202405239675862678</MsgId>
                    </OrgnlMsgId>
                    <ReqHdlg>
                        <StsCd>PDNG</StsCd>
                        <Desc>/000 Success</Desc>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   42 of 75

```
            </ReqHdlg>
        </RctDtls>
    </Rct>
</Document>
</Message>
```

NAK

```
<Message xmlns="urn:montran:message.02">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>GEATSAAA</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </FIId>
        </To>
        <BizMsgIdr>GATS202405239000570007</BizMsgIdr>
        <MsgDefIdr>camt.025.001.05</MsgDefIdr>
        <BizSvc>swift.iap.01</BizSvc>
        <CreDt>2024-05-23T16:45:20+02:00</CreDt>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.025.001.05">
        <Rct>
            <MsgHdr>
                <MsgId>GATS202405239000570007</MsgId>
                <CreDtTm>2024-05-23T14:45:20Z</CreDtTm>
            </MsgHdr>
            <RctDtls>
                <OrgnlMsgId>
                    <MsgId>BAGA202405239675520803</MsgId>
                </OrgnlMsgId>
                <ReqHdlg>
                    <StsCd>RJCT</StsCd>
                    <Desc>/036 RESINCRONLY</Desc>
                </ReqHdlg>
            </RctDtls>
        </Rct>
    </Document>
</Message>
```

Cancellation notification:

```
<Message xmlns="urn:montran:message.02">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>GEATSAAA</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
        <To>
```

Property of Montran Corporation – **Error! No text of specified
style in document.**

Page   43 of 75

```
                    <FIId>
                        <FinInstnId>
                            <BICFI>BAGAGE22</BICFI>
                        </FinInstnId>
                    </FIId>
                </To>
                <BizMsgIdr>GATS202405239000570010</BizMsgIdr>
                <MsgDefIdr>camt.025.001.05</MsgDefIdr>
                <BizSvc>swift.iap.01</BizSvc>
                <CreDt>2024-05-23T17:18:43+02:00</CreDt>
            </AppHdr>
            <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.025.001.05">
                <Rct>
                    <MsgHdr>
                        <MsgId>GATS202405239000570010</MsgId>
                        <CreDtTm>2024-05-23T15:18:43Z</CreDtTm>
                    </MsgHdr>
                    <RctDtls>
                        <OrgnlMsgId>
                            <MsgId>BAGA202405239675862678</MsgId>
                        </OrgnlMsgId>
                        <ReqHdlg>
                            <StsCd>RJCT</StsCd>
                            <Desc>/024 CANUSR</Desc>
                        </ReqHdlg>
                    </RctDtls>
                </Rct>
            </Document>
    </Message>
```

6. Queue Management Messages

6.1. Camt.005 - Get Transaction

6.1.1. Scope

The RTGS system supports general transaction request messages for receiving information about payments. The available filters are: Participant, business date, currency, processing status of the payment, account number. The following tags contain the filtering information:

6.1.2. Format Specifications

CAMT.005 – GET TRANSACTION	
Element XML	**Description**
/Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit /PmtSch/Sts/PmtInstrSts/PdgSts	Contains the pending status code (used for filtering the transactions that are still **ACTIVE** in the system). Valid values: • **PSTL** – for pending payments • **STLE** – for future payments

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Page   44 of 75

/Document/GetTx/TxQryDef/TxCrit/NewCrit/ SchCrit/PmtSch/InstdAmtCcy	Currency Code.
/Document/GetTx/TxQryDef/TxCrit/NewCrit/ SchCrit/PmtSch/IntrBkSttlmDt	The business date from RTGS in **YYYY-MM-DD** format.
/Document/GetTx/TxQryDef/TxCrit/NewCrit/ SchCrit/PmtSch/Pties/DbtrAgt/FinInstnId/BICFI	The BIC code of the financial institution whose transactions are queried (is on the debit part of the transactions).
/Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit /AcctNtrySch/AcctId/EQ/Othr/Id	Debited account number.

6.1.3. Examples

```
<TxQryDef>
    <TxCrit>
        <NewCrit>
            <SchCrit>
                <PmtSch>
                    <Sts>
                        <PmtInstrSts>
                            <PdgSts>PSTL</PdgSts>
                        </PmtInstrSts>
                    </Sts>
                    <InstdAmtCcy>GEL</InstdAmtCcy>
                    <IntrBkSttlmDt>2024-05-23</IntrBkSttlmDt>
                    <Pties>
                        <DbtrAgt>
                            <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                            </FinInstnId>
                        </DbtrAgt>
                    </Pties>
                </PmtSch>
            </SchCrit>
        </NewCrit>
    </TxCrit>
</TxQryDef>
```

6.2. Camt.025 - Liquidity Transfer Receipt

6.2.1. Scope

In case the camt.005 Get Transaction message contains business validation errors (e.g.: invalid Participant identifier, unsupported currency etc.), a camt.025 Liquidity Transfer Receipt containing the business error code will be sent as a response.

6.2.2. Format Specifications

CAMT.025 – LIQUIDITY TRANSFER RECEIPT	
Element XML	**Description**

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Page   45 of 75

/Document/Rct/RctDtls/ReqHdlg/StsCd	Message Status Code. Valid values used by RTGS: • **RJCT** – the request message was rejected.
/Document/Rct/RctDtls/ReqHdlg/Desc	Free format description of the transaction status.

6.2.3. Examples

```
<RctDtls>
    <OrgnlMsgId>
        <MsgId>BAGA202405239272054487</MsgId>
    </OrgnlMsgId>
    <ReqHdlg>
        <StsCd>RJCT</StsCd>
        <Desc>/099 INVFMT</Desc>
    </ReqHdlg>
</RctDtls>
```

6.3. Camt.006 - Return Transaction

6.3.1. Scope

In case the camt.005 Get Transaction message is a valid message from a business point of view, RTGS will send a camt.006 Return Transaction message containing the transactions that match the criteria specified in the request message.

6.3.2. Format Specifications

CAMT.006 – RETURN TRANSACTION	
Element XML	**Description**
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/ LngBizId/TxId	The transaction id of the payment that is being reported.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/ LngBizId/UETR	The UETR of the payment that is being reported.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/ LngBizId/IntrBkSttlmAmt	The amount of the transaction that is being reported, in the following format: `<IntrBkSttlmAmt>10.00</IntrBkSttlmAmt>`
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/ LngBizId/IntrBkSttlmDt	The business date from RTGS in **YYYY-MM-DD** format.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/	BIC code of the financial institution to be debited by this transaction.

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Page   46 of 75

LngBizId/InstgAgt/FinInstnId/BICFI	
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /PmtId/ LngBizId/InstdAgt/FinInstnId/BICFI	BIC code of the financial institution to be credited by this transaction.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /TxOrErr/ Tx/Pmt/Sts/Cd/Pdg	Contains the pending status code of the transaction that is being reported. Valid values: • **PSTL** – for pending payments • **STLE** – for deferred/future payments
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /TxOrErr/ Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	The currency and the amount of the transaction in the following format: `<AmtWthCcy Ccy="GEL">1000.00</AmtWthCcy>`
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /TxOrErr/ Tx/Pmt/Tp/Prtry	This field specifies the TTC code of the transaction.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /TxOrErr/ Tx/AcctNtry/Acct/Id/Othr/Id	Debited account number.
/Document/RtrTx/RptOrErr/BizRpt/TxRpt /TxOrErr/ Tx/AcctNtry/Ntry/AddtlNtryInf	The transaction control level the requesting Participant has for the reported transaction. Possible values: • **ALL** - cancel and re-prioritization • **MODI** - re-prioritization only • **CNCL** -cancellation only • **VIEW** - view only

6.3.3. Examples

```
<TxRpt>
   <PmtId>
      <LngBizId>
         <TxId>BAGA052300020000</TxId>
         <UETR>eaf43a3a-22f7-4262-9b4f-78dc8bdbfbff</UETR>
         <IntrBkSttlmAmt>1000.00</IntrBkSttlmAmt>
         <IntrBkSttlmDt>2024-05-23</IntrBkSttlmDt>
         <InstgAgt>
            <FinInstnId>
               <BICFI>BAGAGE22</BICFI>
            </FinInstnId>
         </InstgAgt>
         <InstdAgt>
            <FinInstnId>
               <BICFI>GEATSAAA</BICFI>
            </FinInstnId>
         </InstdAgt>
      </LngBizId>
   </PmtId>
   <TxOrErr>
      <Tx>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   47 of 75

```
        <Pmt>
          <Sts>
            <Cd>
              <Pdg>PSTL</Pdg>
            </Cd>
          </Sts>
          <IntrBkSttlmAmt>
              <AmtWthCcy Ccy="GEL">1000.00</AmtWthCcy>
          </IntrBkSttlmAmt>
          <Tp>
              <Prtry>204</Prtry>
          </Tp>
        </Pmt>
        <AcctNtry>
            <Acct>
              <Id>
                <Othr>
                    <Id>AO0600010000000000000101813</Id>
                </Othr>
              </Id>
            </Acct>
            <Ntry>
<AddtlNtryInf>VIEW</AddtlNtryInf>
            </Ntry>
        </AcctNtry>
      </Tx>
    </TxOrErr>
</TxRpt>
```

The Participant can query its **PENDING** transactions and then, based on the received information the allowed control level of the Participant on the payment, can re-prioritize or cancel any of them.

6.4. Camt.007 - Modify Transaction Message (Re-prioritization)

6.4.1. Scope

The camt.007 Modify Transaction Message can be used to re-prioritize a **PENDING** status transaction. The new priority must be a valid value included in the priority range defined in the TTC settings of the TTC used by the original payment that is being modified.

6.4.2. Format Specifications

CAMT.007 – MODIFY TRANSACTION	
Element XML	**Description**
/Document/ModfyTx/Mod/PmtId/LngBizId/TxId	The transaction id of the payment that is being modified.
/Document/ModfyTx/Mod/PmtId/LngBizId/UETR	The UETR of the payment that is being modified.

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Page   48 of 75

/Document/ModfyTx/Mod/PmtId/LngBizId /IntrBkSttlmAmt	The amount of the transaction that is being modified, in the following format: `<IntrBkSttlmAmt>10.00</IntrBkSttlm Amt>`
/Document/ModfyTx/Mod/PmtId/LngBizId /IntrBkSttlmDt	The business date from RTGS in **YYYY-MM-DD** format.
/Document/ModfyTx/Mod/PmtId/LngBizId/Ins tgAgt /FinInstnId/BICFI	BIC code of the financial institution to be debited by this transaction.
/Document/ModfyTx/Mod/PmtId/LngBizId/Ins tdAgt /FinInstnId/BICFI	BIC code of the financial institution to be credited by this transaction.
/Document/ModfyTx/Mod/NewPmtValSet/Prty/ Prtry	The new priority value to be assigned to the identified transaction, in the following format: **PRI:new_priority_value**, where *new_priority_value* placeholder stands for the new priority assigned. E.g.: `<Prtry>PRI:50</Prtry>`

6.4.3. Examples

```
<ModfyTx>
    <MsgHdr>
        <MsgId>BAGA202405239267149965</MsgId>
        <CreDtTm>2024-05-23T10:00:00+02:00</CreDtTm>
    </MsgHdr>
    <Mod>
        <PmtId>
            <LngBizId>
                <TxId>BAGA052300020001</TxId>
                <UETR>6b542d59-4d7a-4960-8c76-dc228885a354</UETR>
                <IntrBkSttlmAmt>1500.00</IntrBkSttlmAmt>
                <IntrBkSttlmDt>2024-05-23</IntrBkSttlmDt>
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </InstgAgt>
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>PEOBGE22</BICFI>
                    </FinInstnId>
                </InstdAgt>
            </LngBizId>
        </PmtId>
        <NewPmtValSet>
            <Prty>
                <Prtry>PRI:35</Prtry>
            </Prty>
        </NewPmtValSet>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   49 of 75

```
    </Mod>
  </ModfyTx>
```

6.5. Camt.025 - Liquidity Transfer Receipt (Re-prioritization Response)

6.5.1. Scope

Camt.025 message is sent as a response to camt.007 Modify Request. It will specify the status of the re-prioritization request, for example the result of the schema validation, a business processing result/error or the **MODI** code in case of successful re-prioritization.

6.5.2. Format Specifications

CAMT.025 – LIQUIDITY TRANSFER RECEIPT	
Element XML	**Description**
/Document/Rct/RctDtls/ ReqHdlg/StsCd	Message Status Code. Valid values used by RTGS: • **MODI** – the re-prioritization operation was successful. • **NFND** – original transaction was not found. • **NAUT** – modification not authorized. This error code could appear in the following scenarios: - the Participant does not have the rights to re-prioritize this transaction. - the new priority does not represent a valid value included in the transaction's TTC priority range. • **CNCL** – the transaction is not in active state anymore (it was settled or cancelled already).
/Document/Rct/RctDtls/ ReqHdlg/Desc	Free format description of the re-prioritization status.

6.5.3. Examples

ACK – Successful re-prioritization

```
<RctDtls>
    <OrgnlMsgId>
        <MsgId>BAGA202405239267149965</MsgId>
    </OrgnlMsgId>
    <ReqHdlg>
        <StsCd>MODI</StsCd>
        <Desc>Successful operation: camt.007.001.08</Desc>
    </ReqHdlg>
</RctDtls>
```

NACK – Original payment not found

```
<RctDtls>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   50 of 75

```
<OrgnlMsgId>
    <MsgId>BAGA20240523926704336O</MsgId>
</OrgnlMsgId>
<ReqHdlg>
    <StsCd>NFND</StsCd>
    <Desc>Payment instruction not found</Desc>
</ReqHdlg>
</RctDtls>
```

6.6. Camt.008 – Cancel Transaction

6.6.1. Scope

The camt.008 Cancel Transaction Message can be used to cancel an active transaction (unsettled transaction) in RTGS.

6.6.2. Format Specifications

CAMT.008 – CANCEL TRANSACTION	
Element XML	**Description**
/Document/CclTx/PmtId/LngBizId/TxId	The transaction id of the payment that is being cancelled.
/Document/CclTx/PmtId/LngBizId/UETR	The UETR of the payment that is being cancelled.
/Document/CclTx/PmtId/LngBizId/IntrBkSttlmAmt	The amount of the transaction that is being cancelled, in the following format: `<IntrBkSttlmAmt>10.00</IntrBkSttlmAmt>`
/Document/CclTx/PmtId/LngBizId/IntrBkSttlmDt	The business date from RTGS in **YYYY-MM-DD** format.
/Document/CclTx/PmtId/LngBizId/InstgAgt	BIC code of the financial institution to be debited by this transaction.
/Document/CclTx/PmtId/LngBizId/InstdAgt	BIC code of the financial institution to be credited by this transaction.
/Document/CclTx/CxlRsn/Rsn/Cd	Reason code for the cancellation request.

6.6.3. Examples

```
<CclTx>
    <MsgHdr>
        <MsgId>BAGA202405239526968107</MsgId>
        <CreDtTm>2024-05-23T10:00:00+02:00</CreDtTm>
    </MsgHdr>
    <PmtId>
        <LngBizId>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   51 of 75

```
            <TxId>BAGA052300020001</TxId>
            <UETR>6b542d59-4d7a-4960-8c76-dc228885a354</UETR>
            <IntrBkSttlmAmt>1500.00</IntrBkSttlmAmt>
            <IntrBkSttlmDt>2024-05-23</IntrBkSttlmDt>
            <InstgAgt>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </InstgAgt>
            <InstdAgt>
                <FinInstnId>
                    <BICFI>PEOBGE22</BICFI>
                </FinInstnId>
            </InstdAgt>
        </LngBizId>
    </PmtId>
    <CxlRsn>
        <Rsn>
            <Cd>CUST</Cd>
        </Rsn>
    </CxlRsn>
</CclTx>
```

6.7. Camt.025 - Liquidity Transfer Receipt (Cancellation Response)

6.7.1. Scope

Camt.025 message is sent as a response to camt.008 Cancellation Request. It will specify the status of the cancellation request, for example the result of the schema validation, a business processing result/error or the **MODI** code in case of successful cancellation.

6.7.2. Format Specifications

CAMT.025 - LIQUIDITY TRANSFER RECEIPT	
Element XML	**Description**
/Document/Rct/RctDtls/ReqHdlg/StsCd	Message Status Code. Valid values used by RTGS: • **MODI** – the cancellation operation was successful. • **NFND** – original transaction was not found. • **NAUT** – cancellation not authorized. This error code could appear if the Participant does not have the rights to cancel this transaction. • **CNCL** – the transaction is not in active state anymore (it was settled or cancelled already).
/Document/Rct/RctDtls/ReqHdlg/Desc	Free format description of the cancellation status.

6.7.3 Examples

ACK – Successful cancellation

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Page   52 of 75

```
<RctDtls>
    <OrgnlMsgId>
        <MsgId>BAGA202405239526968107</MsgId>
    </OrgnlMsgId>
    <ReqHdlg>
        <StsCd>MODI</StsCd>
        <Desc>Successful operation: camt.008.001.08</Desc>
    </ReqHdlg>
</RctDtls>
```

NACK – Original payment not found

```
<RctDtls>
    <OrgnlMsgId>
        <MsgId>BAGA202405239526359874</MsgId>
    </OrgnlMsgId>
    <ReqHdlg>
        <StsCd>NFND</StsCd>
        <Desc>Payment instruction not found</Desc>
    </ReqHdlg>
</RctDtls>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   53 of 75

MONTRAN

7. Reporting and Notification Messages

7.1. Camt.052 - Bank to Customer Account Report

7.1.1. Scope

This message is used to provide balance information on the account at a given point in time. It is also used for Interim Statement Report messages requested during the business day.

7.1.2. Format Specifications

Camt.052 – Balance Message	
Element XML	**Description**
/Document/BkToCstmrAcctRpt/GrpHdr/ MsgRcpt/Id/OrgId/AnyBIC	The BIC code of the receiver of the balance message.
/Document/BkToCstmrAcctRpt/GrpHdr/ OrgnlBizQry/MsgId	The Message Identification of the original request (camt.060).
/Document/BkToCstmrAcctRpt/Rpt/Id	The statement number.
/Document/BkToCstmrAcctRpt /Rpt/RptPgntn/PgNb	The page number.
/Document/BkToCstmrAcctRpt/Rpt /RptPgntn/LastPgInd	Last page indicator (**true/false**).
/Document/BkToCstmrAcctRpt /Rpt/CreDtTm	Date and time when the message was created.
/Document/BkToCstmrAcctRpt/Rpt/ Acct/Id/Othr/Id	The account number of the account is being reported.
/Document/BkToCstmrAcctRpt/ Rpt/Acct/Ccy	The currency code.
/Document/BkToCstmrAcctRpt/Rpt/Bal/ Tp/CdOrPrtry/Cd	The balance type code. It can be one of the following values: • **PRCD** – Previously closed booked balance (Opening balance) • **ITBD** – Interim balance
/Document/BkToCstmrAcctRpt/Rpt/ Bal/Amt/@Ccy	The amount and the currency in the following format: `<Amt Ccy="GEL">205.34</Amt>`
/Document/BkToCstmrAcctRpt/ Rpt/Bal/CdtDbtInd	Code that indicates whether the account has positive or negative balance. Valid values: • **CRDT –** for positive balance • **DBIT –** for negative balance
/Document/BkToCstmrAcctRpt/Rpt/	The business date from RTGS and the time.

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   54 of 75

Bal/Dt/DtTm	
/Document/BkToCstmrAcctRpt/Rpt/ TxsSummry/TtlCdtNtries/NbOfNtries	The total number of the credit entries.
/Document/BkToCstmrAcctRpt/Rpt/ TxsSummry/TtlCdtNtries/Sum	The sum of the credit entries.
/Document/BkToCstmrAcctRpt/Rpt/ TxsSummry/TtlDbtNtries/NbOfNtries	The total number of the debit entries.
/Document/BkToCstmrAcctRpt/Rpt/ TxsSummry/TtlDbtNtries/Sum	The sum of the debit entries.

CAMT.052 – INTERIM STATEMENT REPORT MESSAGE	
Element XML	**Description**
/Document/BkToCstmrAcctRpt/GrpHdr/Ms gRcpt/Id/OrgId/AnyBIC	The BIC code of the receiver of the balance message.
/Document/BkToCstmrAcctRpt/GrpHdr/Or gnlBizQry/MsgId	The Message Identification of the original request (camt.060).
/Document/BkToCstmrAcctRpt/Rpt/Id	The statement number.
/Document/BkToCstmrAcctRpt/Rpt/RptPg ntn/PgNb	The page number.
/Document/BkToCstmrAcctRpt/Rpt/RptPg ntn/LastPgInd	Last page indicator (**true/false**).
/Document/BkToCstmrAcctRpt/Rpt/CreDt Tm	Date and time when the message was created.
/Document/BkToCstmrAcctRpt/Rpt/Acct/I d/Othr/Id	The account number of the account is being reported.
/Document/BkToCstmrAcctRpt/Rpt/Acct/ Ccy	The currency code.
/Document/BkToCstmrAcctRpt/Rpt/TxsSu mmry /TtlCdtNtries/NbOfNtries	The number of the credit entries.
/Document/BkToCstmrAcctRpt/Rpt/TxsSu mmry /TtlCdtNtries/Sum	The sum of the reported credit entries.
/Document/BkToCstmrAcctRpt/Rpt/TxsSu mmry /TtlDbtNtries/NbOfNtries	The total number of the reported debit entries.
/Document/BkToCstmrAcctRpt/Rpt/TxsSu mmry /TtlDbtNtries/Sum	The sum of the reported debit entries.
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ NtryRef	The reference of the reported transaction.

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Page   55 of 75

Element XML	Description
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ Amt/@Ccy	The currency and the amount of the reported transaction in the following format: `<Amt Ccy="GEL">0.26</Amt>`
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ CdtDbtInd	Code that indicates whether the transaction debited or credited the Participant. Valid values: • **CRDT –** for credit transactions • **DBIT –** for debit transactions
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ Sts/Cd	Entry status. It contains a fixed value set by RTGS: **INFO**.
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ ValDt/Dt	The business date of the transaction.
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ BkTxCd/Prtry/Cd	The full message type that generated the transaction in RTGS (e.g.: **pacs.008.001.08**, **pacs.009.001.08** etc.).
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ NtryDtls/TxDtls /BkTxCd/Prtry/Cd	The Transaction Type Code (TTC) used to process the transaction.
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ NtryDtls/TxDtls /RltdPties/Dbtr/Agt/FinInstnId/BICFI	BIC code of the debited Participant (this element is present in case the transaction represents a credit transaction for the receiver of the statement).
/Document/BkToCstmrAcctRpt/Rpt/Ntry/ NtryDtls/TxDtls /RltdPties/Cdtr/Agt/FinInstnId/BICFI	BIC code of the credited Participant (this element is present in case the transaction represents a debit transaction for the receiver of the statement).

7.1.3. Examples

Examples for this type of message are listed in the **camt.060** message **Examples** section.

7.2. Camt.053 - Bank to Customer Statement

7.2.1. Scope

This message is used to inform about the entries booked to the account and to provide balance information on the account at a given point in time.

7.2.2. Format Specifications

CAMT.053 – STATEMENT REPORT MESSAGE	
Element XML	**Description**
/Document/BkToCstmrStmt/ GrpHdr/OrgnlBizQry	The Message Identification of the original request (camt.060). This element is present only if the message was generated as a

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   56 of 75

	response to camt.060 Account Reporting Request.
/Document/BkToCstmrStmt/Stmt/Id	The statement number.
/Document/BkToCstmrStmt/Stmt/ StmtPgntn/PgNb	The page number.
/Document/BkToCstmrStmt/Stmt/ StmtPgntn/LastPgInd	Last page indicator (**true/false**).
/Document/BkToCstmrStmt/ Stmt/CreDtTm	Date and time when the message was created.
/Document/BkToCstmrStmt/Stmt/ Acct/Id/Othr/Id	The account number of the account being reported.
/Document/BkToCstmrStmt/Stmt/ Acct/Ccy	The currency code.
/Document/BkToCstmrStmt/Stmt/ Bal/Tp/CdOrPrtry/Cd	The balance type code. It can be one of the following values: • **PRCD** – Previously closed booked balance (Opening balance) • **ITAV** – Intermediary Available balance over reporting period (when the message spans multiple pages) • **ITBD** – Intermediary closing balance over reporting period (when the message spans multiple pages) • **CLBD** – Closing booked (Closing balance)
/Document/BkToCstmrStmt/Stmt/ Bal/Amt/@Ccy	The currency and the amount in the following format: `<Amt Ccy="GEL">205.72</Amt>`
/Document/BkToCstmrStmt/Stmt/ Bal/CdtDbtInd	Code that indicates whether the account has positive or negative balance. Valid values: • **CRDT** – for positive balance • **DBIT** – for negative balance
/Document/BkToCstmrStmt/Stmt/ Bal/Dt/DtTm	The date and time of message creation.
/Document/BkToCstmrStmt/Stmt/ Ntry/Amt/@Ccy	The currency and the amount of the transaction in the following format: `<Amt Ccy="GEL">0.16</Amt>`
/Document/BkToCstmrStmt/Stmt/ Ntry/CdtDbtInd	Code that indicates whether the transaction debited or credited the Participant. Valid values: • **CRDT** – for credit transactions • **DBIT** – for debit transactions
/Document/BkToCstmrStmt/ Stmt/Ntry/Sts/Cd	Status code of the transaction. The value is fixed: **BOOK**.

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Page   57 of 75

/Document/BkToCstmrStmt/ Stmt/Ntry/ValDt/Dt	The business date of the transaction.
/Document/BkToCstmrStmt/Stmt/ Ntry/BkTxCd/Prtry/Cd	The full message type that generated the transaction in RTGS (e.g.: **pacs.008.001.08**, **pacs.009.001.08** etc.).
/Document/BkToCstmrStmt/Stmt/ Ntry/NtryDtls/TxDtls /Refs/MsgId	The Message Id of the transaction.
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /Refs/InstrId	The Instruction Id of the transaction.
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /Refs/EndToEndId	The End-to-End Id of the transaction.
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /Refs/UETR	The UETR of the transaction.
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /Refs/TxId	The Transaction Id of the transaction (if present).
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /Amt/@Ccy	The amount and the currency of the transaction in the following format: `<Amt Ccy="GEL">0.16</Amt>`
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls/CdtDbtInd	Code that indicates whether the transaction debited or credited the Participant. Valid values: • **CRDT –** for credit transactions • **DBIT –** for debit transactions
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls/BkTxCd/Prtry/Cd	The Transaction Type Code (TTC) used to process the transaction.
/Document/BkToCstmrStmt/Stmt/ Ntry/NtryDtls/TxDtls /RltdPties/Dbtr/Agt/FinInstnId/BICFI	BIC code of the debited Participant (this element is present in case the transaction represents a credit transaction for the receiver of the statement).
/Document/BkToCstmrStmt/Stmt/Ntry/ NtryDtls/TxDtls /RltdPties/Cdtr/Agt/FinInstnId/BICFI	BIC code of the credited Participant (this element is present in case the transaction represents a debit transaction for the receiver of the statement).

7.2.3. Examples

Examples for this type of message are listed in the **camt.060** message **Examples** section.

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   58 of 75

7.3. Camt.054 – Bank to Customer Debit Credit Notification Message

7.3.1. Scope

The camt.054 Bank to Customer Debit Credit Notification message is used to notify a Participant regarding its account position change.

7.3.2. Format Specifications

CAMT.054 – DEBIT CREDIT NOTIFICATION	
Element XML	**Description**
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Acct/Id/Othr/Id	The credited/debited account number.
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/ Acct/Ownr/Id/OrgId/AnyBIC	Account owner BIC code. Used only when the message is generated for an offline participant
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Ntry/Amt	The currency and the amount of the movement record in the following format: `<Amt Ccy="GEL">1500.00</Amt>`
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Ntry /CdtDbtInd	Code that indicates whether this is a debit or a credit entry. Valid values: **CRDT**, **DBIT**.
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Ntry/Sts/Cd	Status code. Valid values: **BOOK**.
/Document/BkToCstmrDbtCdtNtfctn/ Ntfctn/Ntry /ValDt/DtTm	Date and time at which the payment was settled.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn /Ntry /BkTxCd/Prtry/Cd	The TTC code of the payment that is being reported.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/Refs/InstrId	The Instruction Id of the transaction that is being reported.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/Refs/EndToEndId	The End to End Id of the transaction that is being reported.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/Refs/UETR	The UETR of the transaction that is being reported.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/Refs/TxId	The Transaction Id of the transaction that is being reported.

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   59 of 75

/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/Amt/	The currency and the amount of the movement record in the following format: `<Amt Ccy="GEL">1500.00</Amt>`
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls/TxDtls/CdtDbtInd	Code that indicates whether this is a debit or a credit entry. Valid values: **CRDT**, **DBIT**.
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls /TxDtls/RltdPties/Dbtr/Agt/FinInstnId/BICFI	BIC code of the debited financial institution (this element is present in case the notification is a Credit Advice).
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls /TxDtls/RltdPties/Cdtr/Agt/FinInstnId/BICFI	BIC code of the credited financial institution (this element is present in case the notification is a Debit Advice).
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls /TxDtls/Purp/Prtry	Purpose code – it represents the transaction type abbreviation (FID, FIC etc.)
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/ Ntry/NtryDtls /TxDtls/RmtInf/Ustrd	Additional details of the transaction.

7.3.3. Examples

Debit Notification

```
<Ntfctn>
    <Id>FBBA202302059000640007</Id>
    <CreDtTm>2024-01-29T12:36:46+02:00</CreDtTm>
    <Acct>
        <Id>
          <Othr>
             <Id>111700100</Id>
          </Othr>
        </Id>
    </Acct>
    <Ntry>
        <Amt Ccy="GEL">5.00</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>
            <Cd>BOOK</Cd>
        </Sts>
        <ValDt>
            <DtTm>2024-01-29T12:36:46+02:00</DtTm>
        </ValDt>
        <BkTxCd>
            <Prtry>
                <Cd>311</Cd>
            </Prtry>
        </BkTxCd>
        <NtryDtls>
            <TxDtls>
                <Refs>
                    <InstrId>BAGAR92024012500010002</InstrId>
                    <EndToEndId>BAGAR92024012500010002</EndToEndId>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   60 of 75

```
                <UETR>47c10ef8-cdd4-48b4-beda-d3ef88d60607</UETR>
                <TxId>BAGAR92024012500010002</TxId>
            </Refs>
            <Amt Ccy="GEL">5.00</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <Purp>
                <Prtry>FID</Prtry>
            </Purp>
            <RmtInf>
                <Ustrd>additional transaction details</Ustrd>
            </RmtInf>
        </TxDtls>
      </NtryDtls>
    </Ntry>
  </Ntfctn>
```

Credit Notification

```
<Ntfctn>
    <Id>FBBA202302059000640022</Id>
    <CreDtTm>2024-01-29T23:28:01+02:00</CreDtTm>
    <Acct>
        <Id>
            <Othr>
                <Id>111700100</Id>
            </Othr>
        </Id>
    </Acct>
    <Ntry>
        <Amt Ccy="GEL">1.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Sts>
            <Cd>BOOK</Cd>
        </Sts>
        <ValDt>
            <DtTm>2024-01-29T23:28:01+02:00</DtTm>
        </ValDt>
        <BkTxCd>
            <Prtry>
                <Cd>312</Cd>
            </Prtry>
        </BkTxCd>
        <NtryDtls>
            <TxDtls>
                <Refs>
                    <InstrId>FBBAR92024012500010004</InstrId>
                    <EndToEndId>FBBAR92024012500010004</EndToEndId>
                    <UETR>6c0ed8d8-c3c4-42f5-bc8f-917b11940ff7</UETR>
                    <TxId>FBBAR92024012500010004</TxId>
                </Refs>
                <Amt Ccy="GEL">1.00</Amt>
                <CdtDbtInd>CRDT</CdtDbtInd>
                <RltdPties>
                    <Dbtr>
                        <Agt>
                            <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                            </FinInstnId>
                        </Agt>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   61 of 75

```
                </Dbtr>
            </RltdPties>
            <Purp>
                <Prtry>FIC</Prtry>
            </Purp>
            <RmtInf>
                <Ustrd>additional transaction details</Ustrd>
            </RmtInf>
        </TxDtls>
    </NtryDtls>
  </Ntry>
</Ntfctn>
```

7.4. Camt.060 – Account Reporting Request

7.4.1. Scope

Camt.060 Account Reporting Request is sent by any Participant at any point during the business to request one of the following: Balance Message, Interim Report Message, Account Statement Message.

7.4.2. Format Specifications

CAMT.060 – ACCOUNT REPORTING REQUEST	
Element XML	**Description**
/Document/AcctRptgReq/ RptgReq/ReqdMsgNmId	The type of message that is requested. Available values: **camt.052.001.08**, **camt.053.001.08**.
/Document/AcctRptgReq/RptgReq/ Acct/Id/Othr/Id	Account number of the account that is being queried.
/Document/AcctRptgReq/RptgReq/AcctOwnr /Agt/FinInstnId/BICFI	BIC code of the account owner.
/Document/AcctRptgReq/RptgReq/ ReqdBalTp/CdOrPrtry/Cd	The code of the request type. Valid values: **ITBD** – for balance message **ITAV** – for interim statement report message

7.4.3. Examples

Balance Report Request (Request of camt.052 ITBD)

```
<Message xmlns="urn:montran:message.02">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </FIId>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   62 of 75

```
                </Fr>
                <To>
                    <FIId>
                        <FinInstnId>
                            <BICFI>GEATSAAA</BICFI>
                        </FinInstnId>
                    </FIId>
                </To>
                <BizMsgIdr>BAGA202405239681793718</BizMsgIdr>
                <MsgDefIdr>camt.060.001.05</MsgDefIdr>
                <BizSvc>swift.iap.01</BizSvc>
                <CreDt>2024-05-23T12:47:00+00:00</CreDt>
            </AppHdr>
            <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.05">
                <AcctRptgReq>
                    <GrpHdr>
                        <MsgId>BAGA202405239681793718</MsgId>
                        <CreDtTm>2024-05-23T12:47:18+00:00</CreDtTm>
                    </GrpHdr>
                    <RptgReq>
                        <Id>1</Id>
                        <ReqdMsgNmId>camt.052.001.08</ReqdMsgNmId>
                        <Acct>
                            <Id>
                                <Othr>
                                    <Id>AO06000100000000000101813</Id>
                                </Othr>
                            </Id>
                        </Acct>
                        <AcctOwnr>
                            <Agt>
                                <FinInstnId>
                                    <BICFI>BAGAGE22</BICFI>
                                </FinInstnId>
                            </Agt>
                        </AcctOwnr>
                        <ReqdBalTp>
                            <CdOrPrtry>
                                <Cd>ITBD</Cd>
                            </CdOrPrtry>
                        </ReqdBalTp>
                    </RptgReq>
                </AcctRptgReq>
            </Document>
    </Message>
```

Balance Report (camt.052):

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   63 of 75

```xml
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>GATS202405239005600335</BizMsgIdr>
            <MsgDefIdr>camt.052.001.08</MsgDefIdr>
            <BizSvc>swift.iap.02</BizSvc>
            <CreDt>2024-05-23T11:05:56+02:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08">
            <BkToCstmrAcctRpt>
                <GrpHdr>
                    <MsgId>GATS202405239005600335</MsgId>
                    <CreDtTm>2024-05-23T11:05:56+02:00</CreDtTm>
                    <MsgRcpt>
                        <Id>
                            <OrgId>
                                <AnyBIC>BAGAGE22</AnyBIC>
                            </OrgId>
                        </Id>
                    </MsgRcpt>
                    <OrgnlBizQry>
                        <MsgId>BAGA202405239681793718</MsgId>
                    </OrgnlBizQry>
                </GrpHdr>
                <Rpt>
                    <Id>GATS202405239005600335</Id>
                    <RptPgntn>
                        <PgNb>1</PgNb>
                        <LastPgInd>true</LastPgInd>
                    </RptPgntn>
                    <CreDtTm>2024-05-23T11:05:56+02:00</CreDtTm>
                    <Acct>
                        <Id>
                            <Othr>
                                <Id>AO06000100000000000101813</Id>
                            </Othr>
                        </Id>
                        <Ccy>GEL</Ccy>
                    </Acct>
                    <Bal>
                        <Tp>
                            <CdOrPrtry>
                                <Cd>PRCD</Cd>
                            </CdOrPrtry>
                        </Tp>
                        <Amt Ccy="GEL">1914197271.69</Amt>
                        <CdtDbtInd>CRDT</CdtDbtInd>
                        <Dt>
                            <DtTm>2024-05-23T00:00:00+02:00</DtTm>
                        </Dt>
                    </Bal>
                    <Bal>
                        <Tp>
                            <CdOrPrtry>
                                <Cd>ITBD</Cd>
                            </CdOrPrtry>
                        </Tp>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   64 of 75

```xml
                    <Amt Ccy="GEL">1914197271.69</Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                    <Dt>
                        <DtTm>2024-05-23T00:00:00+02:00</DtTm>
                    </Dt>
                </Bal>
                <TxsSummry>
                    <TtlCdtNtries>
                        <NbOfNtries>1</NbOfNtries>
                        <Sum>1914197002.10</Sum>
                    </TtlCdtNtries>
                    <TtlDbtNtries>
                        <NbOfNtries>2</NbOfNtries>
                        <Sum>0.52</Sum>
                    </TtlDbtNtries>
                </TxsSummry>
            </Rpt>
        </BkToCstmrAcctRpt>
    </Document>
</Message>
```

Interim Report Request (Request of camt.052 ITAV)

```xml
<Message xmlns="urn:montran:message.02">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>GEATSAAA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
        <BizMsgIdr>BAGA202405239682906040</BizMsgIdr>
        <MsgDefIdr>camt.060.001.05</MsgDefIdr>
        <BizSvc>swift.iap.01</BizSvc>
        <CreDt>2024-05-23T12:47:00+00:00</CreDt>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.05">
        <AcctRptgReq>
            <GrpHdr>
                <MsgId>BAGA202405239682906040</MsgId>
                <CreDtTm>2024-05-23T12:47:18+00:00</CreDtTm>
            </GrpHdr>
            <RptgReq>
                <Id>1</Id>
                <ReqdMsgNmId>camt.052.001.08</ReqdMsgNmId>
                <Acct>
                    <Id>
                        <Othr>
                            <Id>AO0600010000000000101813</Id>
                        </Othr>
                    </Id>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   65 of 75

```
                    </Acct>
                    <AcctOwnr>
                        <Agt>
                            <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                            </FinInstnId>
                        </Agt>
                    </AcctOwnr>
                    <ReqdBalTp>
                        <CdOrPrtry>
                            <Cd>ITAV</Cd>
                        </CdOrPrtry>
                    </ReqdBalTp>
                </RptgReq>
            </AcctRptgReq>
        </Document>
</Message>
```

Interim Statement Report (camt.052 Interim Statement Report)

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>GATS202405239000750004</BizMsgIdr>
            <MsgDefIdr>camt.052.001.08</MsgDefIdr>
            <BizSvc>swift.iap.02</BizSvc>
            <CreDt>2024-05-23T12:02:14+02:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08">
            <BkToCstmrAcctRpt>
                <GrpHdr>
                    <MsgId>GATS202405239000750004</MsgId>
                    <CreDtTm>2024-05-23T12:02:14+02:00</CreDtTm>
                    <MsgRcpt>
                        <Id>
                            <OrgId>
                                <AnyBIC>BAGAGE22</AnyBIC>
                            </OrgId>
                        </Id>
                    </MsgRcpt>
                    <OrgnlBizQry>
                        <MsgId>BAGA202405239682906040</MsgId>
                    </OrgnlBizQry>
                </GrpHdr>
                <Rpt>
                    <Id>1</Id>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   66 of 75

```
<RptPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
</RptPgntn>
<CreDtTm>2024-05-23T12:02:14+02:00</CreDtTm>
<Acct>
    <Id>
        <Othr>
            <Id>AO0600010000000000101813</Id>
        </Othr>
    </Id>
    <Ccy>GEL</Ccy>
</Acct>
<TxsSummry>
    <TtlCdtNtries>
        <NbOfNtries>1</NbOfNtries>
        <Sum>0.25</Sum>
    </TtlCdtNtries>
    <TtlDbtNtries>
        <NbOfNtries>2</NbOfNtries>
        <Sum>1.21</Sum>
    </TtlDbtNtries>
</TxsSummry>
<Ntry>
    <NtryRef>BAGA052304594737</NtryRef>
    <Amt Ccy="GEL">0.72</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
        <Cd>INFO</Cd>
    </Sts>
    <ValDt>
        <Dt>2024-05-23</Dt>
    </ValDt>
    <BkTxCd>
        <Prtry>
            <Cd>pacs.008.001.08</Cd>
        </Prtry>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <BkTxCd>
                <Prtry>
                    <Cd>103</Cd>
                </Prtry>
            </BkTxCd>
        </TxDtls>
    </NtryDtls>
</Ntry>
<Ntry>
    <NtryRef>BAGA052304644253</NtryRef>
    <Amt Ccy="GEL">0.49</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
        <Cd>INFO</Cd>
    </Sts>
    <ValDt>
        <Dt>2024-05-23</Dt>
    </ValDt>
    <BkTxCd>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   67 of 75

```
                            <Prtry>
                                <Cd>pacs.008.001.08</Cd>
                            </Prtry>
                        </BkTxCd>
                        <NtryDtls>
                            <TxDtls>
                                <BkTxCd>
                                    <Prtry>
                                        <Cd>103</Cd>
                                    </Prtry>
                                </BkTxCd>
                            </TxDtls>
                        </NtryDtls>
                    </Ntry>
                    <Ntry>
                        <NtryRef>GATS052304774614</NtryRef>
                        <Amt Ccy="GEL">0.25</Amt>
                        <CdtDbtInd>CRDT</CdtDbtInd>
                        <Sts>
                            <Cd>INFO</Cd>
                        </Sts>
                        <ValDt>
                            <Dt>2024-05-23</Dt>
                        </ValDt>
                        <BkTxCd>
                            <Prtry>
                                <Cd>pacs.008.001.08</Cd>
                            </Prtry>
                        </BkTxCd>
                        <NtryDtls>
                            <TxDtls>
                                <BkTxCd>
                                    <Prtry>
                                        <Cd>103</Cd>
                                    </Prtry>
                                </BkTxCd>
                            </TxDtls>
                        </NtryDtls>
                    </Ntry>
                </Rpt>
            </BkToCstmrAcctRpt>
        </Document>
</Message>
```

Statement Report Request (Request of camt.053)

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
```

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style in document.**

Page   68 of 75

```
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>BAGA202405239683042948</BizMsgIdr>
            <MsgDefIdr>camt.060.001.05</MsgDefIdr>
            <BizSvc>swift.iap.01</BizSvc>
            <CreDt>2024-05-23T12:47:00+00:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.060.001.05">
            <AcctRptgReq>
                <GrpHdr>
                    <MsgId>BAGA202405239683042948</MsgId>
                    <CreDtTm>2024-05-23T12:47:18+00:00</CreDtTm>
                </GrpHdr>
                <RptgReq>
                    <Id>1</Id>
                    <ReqdMsgNmId>camt.053.001.08</ReqdMsgNmId>
                    <Acct>
                        <Id>
                            <Othr>
                                <Id>AO06000100000000000101813</Id>
                            </Othr>
                        </Id>
                    </Acct>
                    <AcctOwnr>
                        <Agt>
                            <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>s
                            </FinInstnId>
                        </Agt>
                    </AcctOwnr>
                </RptgReq>
            </AcctRptgReq>
        </Document>
    </Message>
```

Account Statement (camt.053):

```
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
            <BizMsgIdr>GATS202405239000750010</BizMsgIdr>
            <MsgDefIdr>camt.053.001.08</MsgDefIdr>
            <BizSvc>swift.iap.02</BizSvc>
            <CreDt>2024-05-23T12:13:33+02:00</CreDt>
        </AppHdr>
```

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Page   69 of 75

```xml
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08">
    <BkToCstmrStmt>
        <GrpHdr>
            <MsgId>GATS202405239000750010</MsgId>
            <CreDtTm>2024-05-23T12:13:33+02:00</CreDtTm>
            <OrgnlBizQry>
                <MsgId>BAGA202405239683042948</MsgId>
            </OrgnlBizQry>
        </GrpHdr>
        <Stmt>
            <Id>1</Id>
            <StmtPgntn>
                <PgNb>1</PgNb>
                <LastPgInd>true</LastPgInd>
            </StmtPgntn>
            <CreDtTm>2024-05-23T12:13:33+02:00</CreDtTm>
            <Acct>
                <Id>
                    <Othr>
                        <Id>AO0600010000000000000101813</Id>
                    </Othr>
                </Id>
                <Ccy>GEL</Ccy>
            </Acct>
            <Bal>
                <Tp>
                    <CdOrPrtry>
                        <Cd>PRCD</Cd>
                    </CdOrPrtry>
                </Tp>
                <Amt Ccy="GEL">1914197271.69</Amt>
                <CdtDbtInd>CRDT</CdtDbtInd>
                <Dt>
                    <DtTm>2024-05-23T12:13:33+02:00</DtTm>
                </Dt>
            </Bal>
            <Bal>
                <Tp>
                    <CdOrPrtry>
                        <Cd>CLBD</Cd>
                    </CdOrPrtry>
                </Tp>
                <Amt Ccy="GEL">1914195581.72</Amt>
                <CdtDbtInd>CRDT</CdtDbtInd>
                <Dt>
                    <DtTm>2024-05-23T12:13:33+02:00</DtTm>
                </Dt>
            </Bal>
            <Ntry>
                <Amt Ccy="GEL">0.72</Amt>
                <CdtDbtInd>DBIT</CdtDbtInd>
                <Sts>
                    <Cd>BOOK</Cd>
                </Sts>
                <ValDt>
                    <Dt>2024-05-23</Dt>
                </ValDt>
                <BkTxCd>
                    <Prtry>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   70 of 75

```xml
            <Cd>pacs.008.001.08</Cd>
        </Prtry>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <InstrId>BAGA052304594737</InstrId>
                <EndToEndId>NOTPROVIDED</EndToEndId>
                <TxId>BAGAR92024052304594737</TxId>
            </Refs>
            <Amt Ccy="GEL">0.72</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <BkTxCd>
                <Prtry>
                    <Cd>103</Cd>
                </Prtry>
            </BkTxCd>
        </TxDtls>
    </NtryDtls>
</Ntry>
<Ntry>
    <Amt Ccy="GEL">0.49</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
        <Cd>BOOK</Cd>
    </Sts>
    <ValDt>
        <Dt>2024-05-23</Dt>
    </ValDt>
    <BkTxCd>
        <Prtry>
            <Cd>pacs.008.001.08</Cd>
        </Prtry>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <InstrId>BAGA052304644253</InstrId>
                <EndToEndId>NOTPROVIDED</EndToEndId>
                <TxId>BAGAR92024052304644253</TxId>
            </Refs>
            <Amt Ccy="GEL">0.49</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <BkTxCd>
                <Prtry>
                    <Cd>103</Cd>
                </Prtry>
            </BkTxCd>
        </TxDtls>
    </NtryDtls>
</Ntry>
<Ntry>
    <Amt Ccy="GEL">0.25</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Sts>
        <Cd>BOOK</Cd>
    </Sts>
    <ValDt>
        <Dt>2024-05-23</Dt>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   71 of 75

```
            </ValDt>
            <BkTxCd>
                <Prtry>
                    <Cd>pacs.008.001.08</Cd>
                </Prtry>
            </BkTxCd>
            <NtryDtls>
                <TxDtls>
                    <Refs>
                        <InstrId>GATS052304774614</InstrId>
                        <EndToEndId>NOTPROVIDED</EndToEndId>
                        <TxId>GATSR92024052304774614</TxId>
                    </Refs>
                    <Amt Ccy="GEL">0.25</Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                    <BkTxCd>
                        <Prtry>
                            <Cd>103</Cd>
                        </Prtry>
                    </BkTxCd>
                </TxDtls>
            </NtryDtls>
        </Ntry>
        <Ntry>
            <Amt Ccy="GEL">0.99</Amt>
            <CdtDbtInd>CRDT</CdtDbtInd>
            <Sts>
                <Cd>BOOK</Cd>
            </Sts>
            <ValDt>
                <Dt>2024-05-23</Dt>
            </ValDt>
            <BkTxCd>
                <Prtry>
                    <Cd>pacs.008.001.08</Cd>
                </Prtry>
            </BkTxCd>
            <NtryDtls>
                <TxDtls>
                    <Refs>
                        <InstrId>GATS052305452951</InstrId>
                        <EndToEndId>NOTPROVIDED</EndToEndId>
                        <TxId>GATSR92024052305452951</TxId>
                    </Refs>
                    <Amt Ccy="GEL">0.99</Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                    <BkTxCd>
                        <Prtry>
                            <Cd>103</Cd>
                        </Prtry>
                    </BkTxCd>
                </TxDtls>
            </NtryDtls>
        </Ntry>
        <Ntry>
            <Amt Ccy="GEL">1690.00</Amt>
            <CdtDbtInd>DBIT</CdtDbtInd>
            <Sts>
                <Cd>BOOK</Cd>
```

Property of Montran Corporation – **Error! No text of specified style in document.**

Page   72 of 75

```
                    </Sts>
                    <ValDt>
                        <Dt>2024-05-23</Dt>
                    </ValDt>
                    <BkTxCd>
                        <Prtry>
                            <Cd>pacs.010.001.03</Cd>
                        </Prtry>
                    </BkTxCd>
                    <NtryDtls>
                        <TxDtls>
                            <Refs>
                                <MsgId>BAGA202405239905460534</MsgId>
                                <InstrId>BAGA239905460534</InstrId>
                                <EndToEndId>BAGAH23038460534</EndToEndId>
                                <TxId>BAGAR92024052305460534</TxId>
                            </Refs>
                            <Amt Ccy="GEL">1690.00</Amt>
                            <CdtDbtInd>DBIT</CdtDbtInd>
                            <BkTxCd>
                                <Prtry>
                                    <Cd>204</Cd>
                                </Prtry>
                            </BkTxCd>
                        </TxDtls>
                    </NtryDtls>
                </Ntry>
            </Stmt>
        </BkToCstmrStmt>
    </Document>
</Message>
```

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Page   73 of 75

8. Clearing House Messages

The clearing house messages with their respective flows are presented in **Annex D – Clearing House Interface**.

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Page   74 of 75

9. System Notification Messages

9.1. Admi.004 – System Event Notification Broadcast

9.1.1. Scope

The admi.004 is used to send system notifications to Participants and also free format messages.

9.1.2. Message Specifications

9.1.3. Examples

```xml
<Message xmlns="urn:montran:message.02">
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
                <Fr>
                        <FIId>
                                <FinInstnId>
                                        <BICFI>GEATSAAA</BICFI>
                                </FinInstnId>
                        </FIId>
                </Fr>
                <To>
                        <FIId>
                                <FinInstnId>
                                        <BICFI>BAGAGE22</BICFI>
                                </FinInstnId>
                        </FIId>
                </To>
                <BizMsgIdr>GATS202405239000300001</BizMsgIdr>
                <MsgDefIdr>admi.004.001.02</MsgDefIdr>
                <BizSvc>swift.iap.01</BizSvc>
                <CreDt>2024-05-23T10:29:52+03:00</CreDt>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
                <SysEvtNtfctn>
                        <EvtInf>
                                <EvtCd>NARR</EvtCd>
                                <EvtDesc>Free format message narrative</EvtDesc>
                                <EvtTm>2024-05-23T10:29:52+03:00</EvtTm>
                        </EvtInf>
                </SysEvtNtfctn>
        </Document>
</Message>
```

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Page   75 of 75