MONTRAN

National Bank of Georgia

Annex G – ACH Message Format

Automated Transfer System Upgrade Delivery Project

Version: 1.00
Date: 2025-06-17

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1. Introduction

1.1. Overview

This document defines the initial format proposed for the use of ISO 20022 in Montran's ACH and PO systems.

The message formats are based on ISO 20022 standards. The documentation relating to ISO 20022 is available on the official website: https://www.iso20022.org.

Use of the following versions of messages and their corresponding XSD files, provided by the official website, is proposed:

- Credit transfers - pacs.008.001.07
- Status of Payments Report - pacs.002.001.07

The central ACH solution will validate incoming payment files with their respective XML Schema Definition (XSD) files. Files that do not pass validation against XSD are automatically rejected. Participants are responsible for generating valid payment files against the XSD system. It is important to keep in mind that being compatible with the XSD scheme does not mean that the file is automatically accepted in the ACH system. After validating the XML schema, the central ACH system will follow the commercial validation by ensuring that the information in the payment file is consistent with the commercial rules, is not a duplicate, etc.

The following types of payment are accepted by the central ACH:

- Credit transfer

The central ACH solution generates payment status report files and forwards incoming payments to file recipients at different times, depending RTGS result of settlement response.

Payment status report files serve as a confirmation response for each incoming payment file, as well as notification files to report important events (payment cancellation, payment settlement).

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2. Business Application Header (head.001.001.01)

2.1. Description

The Business Application Header is a header which can be combined with any other ISO20022 message definition to form a business message. It gathers together, in one place, data about the message, such as which organisation has sent the business message, which organisation should be receiving it, the identity of the message itself, and a reference for the message.

All messages that are exchanged between participants will have the business application header linked together with the business message (pacs.008, pacs.002).

For better describing the message formats it was decided to analyze each message format independently of the application header, but one should expect that they will always be present together.

2.2. Structure

Index	Message Item			XML Tag	Multiplicity
1	Message Root			<AppHdr>	[1..1]
2	From			<Fr>	[1..1]
3		Financial Institution Identification		<FIId>	[1..1]
4			Financial Institution Identification	<FinInstnId>	[1..1]
5				BICFI <BICFI>	[1..1]
6	To			<To>	[1..1]
7		Financial Institution Identification		<FIId>	[1..1]
8			Financial Institution Identification	<FinInstnId>	[1..1]
9				BICFI <BICFI>	[1..1]
10	Business Message Identifier			<BizMsgIdr>	[1..1]
11	Message Definition Identifier			<MsgDefIdr>	[1..1]
12	Business Service			<BizSvc>	[0..1]
13	Creation Date			<CreDt>	[1..1]

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2.3. Examples

In the next example it is presented how the application header is built by participant BAGAGE22 when sending a Credit Transfer (pacs.008) to ATS (GEATSAAA).

The field <MsgDefIdr>pacs.008.001.07</MsgDefIdr> describes that the BAH is attached to Credit Transfer message.

The other possibility is to be attached to Payment Status Report message, case in which it will hold the value: <MsgDefIdr>pacs.002.001.07</MsgDefIdr>

```xml
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<env:Message xmlns:env="urn:montran:message.01">
 <env:AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
            <FIId>
                  <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                  </FinInstnId>
            </FIId>
      </Fr>
      <To>
            <FIId>
                  <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                  </FinInstnId>
            </FIId>
      </To>
      <BizMsgIdr>JUNIT_0000000330</BizMsgIdr>
      <MsgDefIdr>pacs.008.001.07</MsgDefIdr>
      <BizSvc>ACH</BizSvc>
      <CreDt>2025-03-12T14:59:31Z</CreDt>
 </env:AppHdr>
 <env:FIToFICstmrCdtTrf xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.07">
      [...]
 </env:FIToFICstmrCdtTrf>
</env:Message>
```

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3. Credit Transfer (pacs.008.001.07)

3.1. Description

The message for transferring credit from one financial institution to another is sent by the agent of the debtor to the agent of the creditor, via the clearing and settlement system. It is used to transfer funds from a debtor's account to that of a creditor.

3.2. Flow
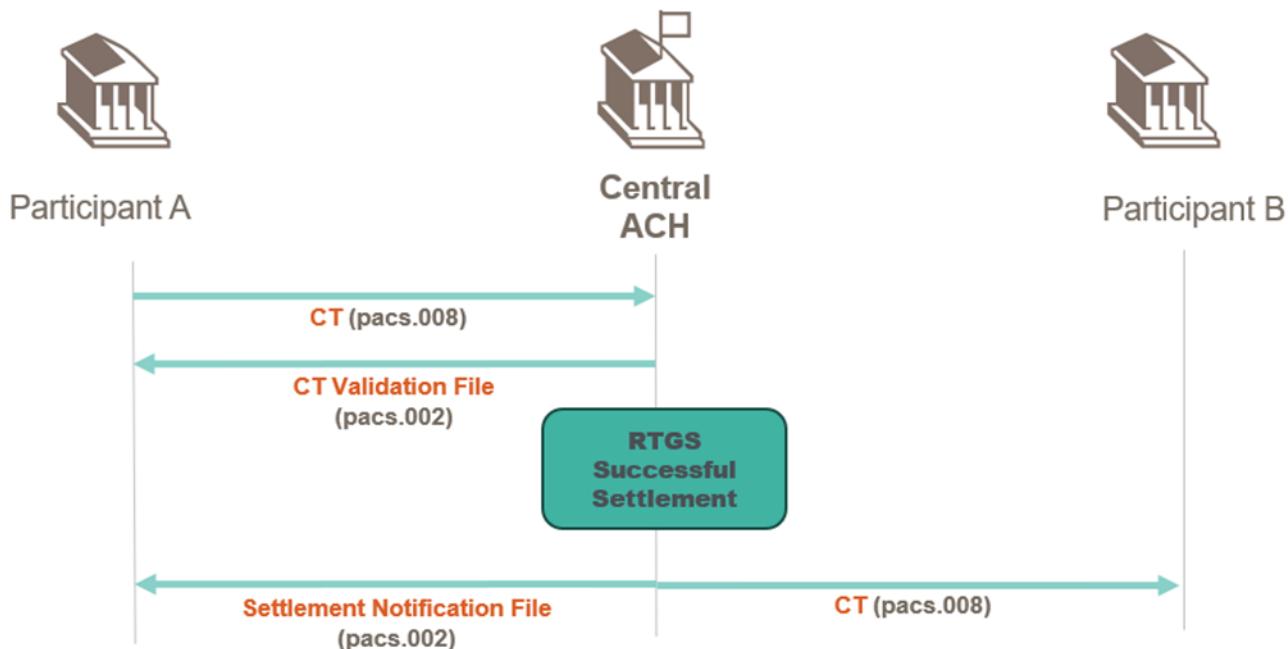
It is possible that in the same batch there may be payments addressed to multiple participants.
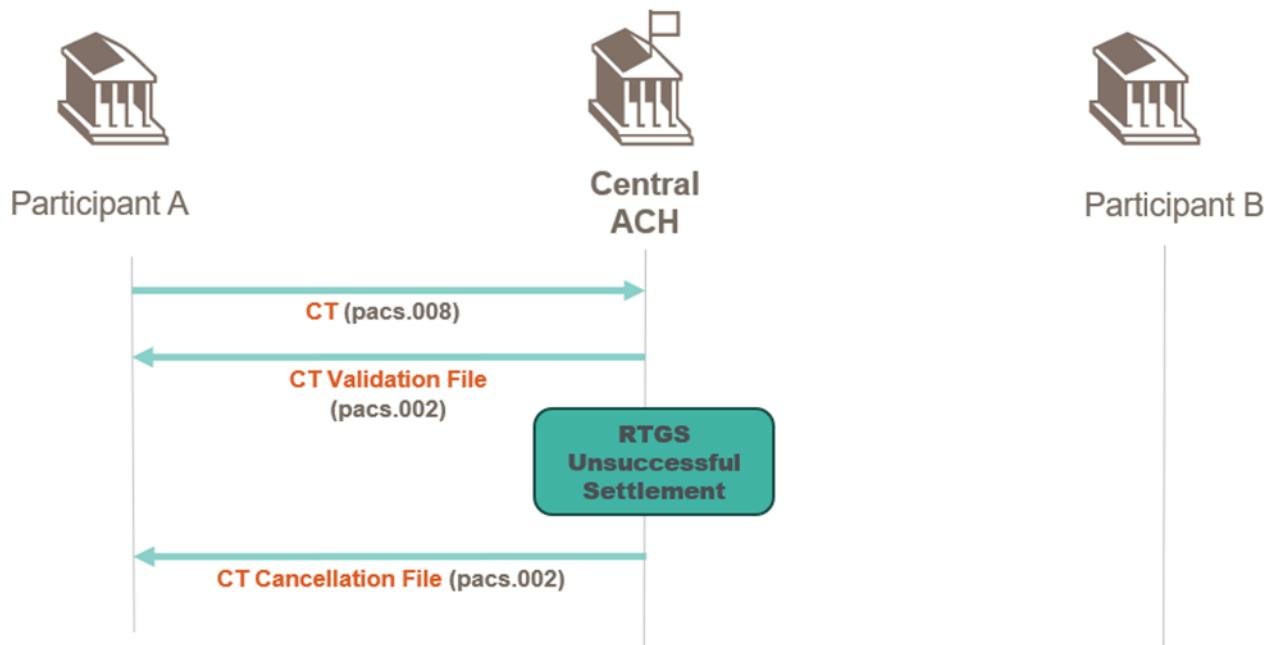
Case A. Successful Settlement

- Participant A prepares a credit transfer file addressed to Participant B. Participant A sends the Credit Transfer File (pacs.008) to the ACH
- ACH validates the incoming file and generates a validation response file (pacs.002). All the payment information is accepted by the ACH
- ACH forwards the Credit Transfer File (pacs.008) to Participant B
- ACH sends the settlement notification to Participant A

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Case B. Settlement fails (debtor insufficient funds)

- Participant A prepares a credit transfer file addressed to Participant B
- Participant A sends the Credit Transfer File (pacs.008) to the ACH. ACH validates the incoming file and generates a validation response file (pacs.002)
- Participant A does not have sufficient funds in RTGS Settlement account, the NSI transaction submitted to RTGS is PENDING. RTGS system changes the transaction status from PENDING to CANCELLED, and thus ACH generates a cancellation file (pacs.002) to Participant A. In the situation when RTGS does not cancel the transaction and the transactions remains in PENDING, at Initial Cutoff Event the ACH will cancel the transaction generating the cancellation file (pacs.002) to Participant A. In this scenario, Participant B does not receive any credit transfer files

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3.3. Structure

INDEX		DESCRIPTION	XML ELEMENT	MULTIPLICITY
1	Message Root		<FIToFICstmrCdtTrf>	[1..1]
2		Group header	<GrpHdr>	[1..1]
3		Credit transfer information	<CdtTrfTxInf>	[1..*]

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3.4. Group Header

#		DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
1.		Group header	<GrpHdr>	[1.. 1]	
2.		Message identification ⮫ Uniqueness is checked. ⮫ Information is kept for validation of duplicates for a predefined number of days. The duplication is checked against the previous 365 days.	<MsgId>	[1.. 1]	Max35Text
3.		Date and time of creation ⮫ Format YYYY-MM-DDThh: mm: SS	<CreDtTm>	[1.. 1]	ISODateTime
4.		Number of transactions ⮫ Must be equal to the number of items in the batch. ⮫ It cannot be greater than the ACH system parameter "Accepted Items per batch".	<NbOfTxs>	[1.. 1]	Max15NumericText
5.		Total interbank settlement amount ⮫ The amount is supported up to 15 digits for the whole part, a decimal point (".") and 2 fraction digits. ⮫ The currency must be "GEL" or other currency that might be added later in the system. ⮫ The amount must be greater than zero. ⮫ The amount must be equal to the sum of the individual transactions in the file.	<TtlIntrBkSttlmAmt>	[0.. 1]	ActiveCurrencyAndAmount
6.		Interbank settlement date ⮫ Format YYYY-MM-DD	<IntrBkSttlmDt>	[0.. 1]	ISODate

7.			Settlement information	<SttlmInf>	[1.. 1]	
8.			Settlement method ⇲ The value must be: "**CLRG"**.	<SttlmMtd>	[1.. 1]	SettlementMethod1Code
9.			Clearing System Reference	<ClrSys>	[0.. 1]	
10.			Code ⇲Instrument (indicates SCT/RTGS/ACH payments) ⇲The value must be: "**ACH"**.	<Cd>	[1.. 1]	ExternalCashClearingSystem1Code
11.			Instructing Agent	<InstgAgt>	[0.. 1]	
12.			Financial Institution Identification	<FinInstnId>	[1.. 1]	
13.			BIC Identifier The use of the format for the BIC or SWIFT code: ISO 9362 is validated.	<BICFI>	[0.. 1]	BICFIIdentifier

3.5. Credit Transaction Information

#	DESCRIPTION			XML ELEMENT	MULT.	DATA TYPE
1.	Credit transfer transaction information			<CdtTrfTxInf>	[1..*]	
2.		Payment ID		<PmtId>	[1..1]	
3.			Instruction Identification ⇲ Recommended to be identical with the TxId field. TxId is leading and referenced in any message responses generated by ACH. ⇲ No validation is applied.	<InstrId>	[0..1]	Max35Text

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#			DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
4.			End to End Identification 🖱 RTP (Request To Pay) reference. 🖱 No validation is applied.	\<EndToEndId\>	[0..1]	Max35Text
5.			Transaction Identification 🖱 Uniqueness is checked. 🖱 Information is kept for the validation of duplicates for a specified number of days. The duplication is checked against the current day. 🖱 Is used as reference to link validation message and status notification messages	\<TxId\>	[1..1]	Max35Text
6.			Payment information type	\<PmtTpInf\>	[1..1]	
7.			Level of service	\<SvcLvl\>	[0..1]	
8.			Code 🖱 The value must be: "SEPA".	\<Cd\>	[1..1]	CodeSet
9.			Local instrument	\<LclInstrm\>	[0..1]	
10.			Code 🖱 The value must correspond within the accepted local instrument codes.	\<Cd\>	[1..1]	CodeSet
11.			Category Purpose	\<CtgyPurp\>	[0..1]	
12.			Payment Category Purpose 🖱 The value must correspond within the accepted category purpose codes.	\<Cd\>	[1..1]	CodeSet
13.			Interbank Settlement amount \<IntrBkSttlmAmt Ccy = "GEL"\> 5.00 \</ IntrBkSttlmAmt\> 🖱 The amount is supported up to 15 digits for the entire batch, a decimal point (".") and 2 decimals. 🖱 The currency must be "GEL" or other currency that might be added later in the system.	\<IntrBkSttlmAmt\>	[1..1]	ActiveCurrencyAndAmount

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#	DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
	⌐ The amount must be greater than zero. ⌐ The amount must be less than the value defined as "Maximum payment value" in the corresponding product configurations in the ACH.			
14.	Charge Bearer ⌐ The value must be: "SLEV".	<ChrgBr>	[1..1]	CodeSet
15.	Ultimate Debtor	<UltmtDbtr>	[0..1]	
16.	Name ⌐ Third Party Taxpayer Name ⌐ Third Party Ordering Customer Name *Third Party Name by which a party is known and which is usually used to identify that party.*	<Nm>	[0..1]	
17.	Identification	<Id>	[0..1]	
18.	Organisation Identification	<OrgId>	[1..1]	{OR
19.	Other	<Othr>	[0..1]	
20.	Identification ⌐ Third Party Taxpayer Agent *Unique and unambiguous way to identify a Third Party organization.*	<Id>	[1..1]	
21.	Private Identification	<PrvtId>	[1..1]	OR}
22.	Other	<Othr>	[0..1]	
23.	Identification ⌐ Third Party Taxpayer TIN ⌐ Third Party Payer Specific Identifier	<Id>	[1..1]	

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#	DESCRIPTION					XML ELEMENT	MULT.	DATA TYPE
					Unique and unambiguous identification of a Third Party person, for example passport.			
24.		Debtor				<Dbtr>	[1..1]	
25.			Name			<Nm>	[0..1]	Max140Text
			⇲ Taxpayer Name					
			⇲ Ordering Customer Name					
			Name by which a party is known and which is usually used to identify that party.					
26.			Postal Address			<PstlAdr>	[0..1]	
27.				Street Name		<StrtNm>	[0..1]	
28.				Town Name		<TwnNm>	[0..1]	
29.				Address Line		<AdrLine>	[0..1]	
30.			Identification			<Id>	[0..1]	
31.				Organisation Identification		<OrgId>	[1..1]	{OR
32.					Other	<Othr>	[0..*]	
33.					Identification	<Id>	[1..1]	
					⇲ Taxpayer Agent TIN			
					Unique and unambiguous way to identify an organization.			
34.				Scheme Name		<SchmeNm>	[0..1]	
35.					Code	<Cd>	[1..1]	
					⇲ The value must be "BILL" Flag indicating that the Debtor Personal Id (CdtTrfTxInf/Dbtr/Id/OrgId/Othr/Id) represents billing identification.			

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#	DESCRIPTION					XML ELEMENT	MULT.	DATA TYPE
					If missing, then this means that organization Id is not billing related.			
36.				Private Identification		<PrvtId>	[1..1]	OR}
37.					Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	
38.					Birth Date	<BirthDt>	[1..1]	
39.					City Of Birth	<CityOfBirth>	[1..1]	
40.					Country Of Birth	<CtryOfBirth>	[1..1]	
41.					Other	<Othr>	[0..*]	
42.					Identification 　☞ Taxpayer TIN 　☞ Payer Specific Identifier *Unique and unambiguous identification of a person, for example passport.*	<Id>	[1..1]	
43.					Scheme Name	<SchmeNm>	[0..1]	
44.					Code 　☞ The value must be "BILL" Flag indicating that the Debtor Personal Id (CdtTrfTxInf/Dbtr/Id/PrvtId/Othr/Id) represents billing identification. If missing, then this means that Personal Id is not billing related.	<Cd>	[1..1]	
45.		Debtor account				<DbtrAcct>	[0..1]	
46.			Identification			<Id>	[1..1]	
47.				IBAN		<IBAN>	[0..1]	{OR

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#	DESCRIPTION				XML ELEMENT	MULT.	DATA TYPE
				Ordering Customer Account Number			
48.			Other		<Othr>	[0..1]	
49.			Identification		<Id>	[1..1]	OR}
				Treasury Code			
50.		Debtor Agent			<DbtrAgt>	[1..1]	
51.			Financial Institution Identification		<FinInstnId>	[1..1]	
52.			BIC Debtor Agent Identification The use of the format for BIC or SWIFT codes is validated: ISO 9362.		<BICFI>	[0..1]	BICFIIdentifier
53.			Clearing System Member Identification		<ClrSysMmbId>	[0..1]	
54.				Member Identification Payer PSP, Type 1 Participant	<MmbId>	[1..1]	
55.		Creditor Agent			<CdtrAgt>	[1..1]	
56.			Financial Institution Identification		<FinInstnId>	[1..1]	
57.			BIC Creditor Agent Identification The use of the format for BIC or SWIFT codes is validated: ISO 9362.		<BICFI>	[0..1]	BICFIIdentifier
58.			Clearing System Member Identification		<ClrSysMmbId>	[0..1]	
59.				Member Identification Payee PSP, Type 1 Participant	<MmbId>	[1..1]	
60.		Creditor			<Cdtr>	[1..1]	
61.			Name Beneficiary Customer Name		<Nm>	[1..1]	Max140Text

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#				DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
				Name by which a party is known and which is usually used to identify that party.			
62.				Postal Address	<PstlAdr>	[0..1]	
63.				Street Name	<StrtNm>	[0..1]	
64.				Town Name	<TwnNm>	[0..1]	
65.				Address Line	<AdrLine>	[0..1]	
66.				Identification	<Id>	[0..1]	
67.				Organisation Identification	<OrgId>	[1..1]	{OR
68.				Other	<Othr>	[0..*]	
69.				Identification 🖱 Beneficiary Tax Payee Agent TIN *Unique and unambiguous way to identify an organization.*	<Id>	[1..1]	
70.				Private Identification	<PrvtId>	[1..1]	OR}
71.				Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]	
72.				Birth Date	<BirthDt>	[1..1]	
73.				City Of Birth	<CityOfBirth>	[1..1]	
74.				Country Of Birth	<CtryOfBirth>	[1..1]	
75.				Other	<Othr>	[0..*]	
76.				Identification 🖱 Beneficiary Tax Payee TIN 🖱 Payee Specific Identifier	<Id>	[1..1]	

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#	DESCRIPTION					XML ELEMENT	MULT.	DATA TYPE
					Unique and unambiguous identification of a person, for example passport.			
77.		Creditor Account				<CdtrAcct>	[1..1]	
78.			Identification			<Id>	[1..1]	
79.				IBAN ⤴ Beneficiary Customer Account Number		<IBAN>	[0..1]	{OR
80.				Other		<Othr>	[0..1]	
81.					Identification ⤴ Treasury Code	<Id>	[1..1]	OR}
82.		Ultimate Creditor				<UltmtCdtr>	[0..1]	
83.			Name ⤴ Third Party Beneficiary Customer Name *Third Party Name by which a party is known and which is usually used to identify that party.*			<Nm>	[0..1]	
84.			Identification			<Id>	[0..1]	
85.				Organisation Identification		<OrgId>	[1..1]	{OR
86.					Other	<Othr>	[0..1]	
87.					Identification ⤴ Third Party Beneficiary Tax Payee Agent TIN *Unique and unambiguous way to identify a Third Party organization.*	<Id>	[1..1]	
88.				Private Identification		<PrvtId>	[1..1]	OR}
89.					Other	<Othr>	[0..1]	
90.					Identification	<Id>	[1..1	

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#	DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
	⇲ Third Party Beneficiary Tax Payee TIN ⇲ Third Party Payee Specific Identifier *Unique and unambiguous identification of a Third Party person, for example passport*			
91.	Related Remittance Information	<RltdRmtInf>	[0..10]	
92.	Remittance Identification ⇲ Payment initiation channel (payment with QR code/proxy/IBAN/NFC/other)	<RmtId>	[0..1]	
93.	Remittance Location Details	<RmtLctnDtls>	[0..1]	
94.	Electronic Address ⇲ Payee Address Geolocation	<ElctrncAdr>	[0..1]	
95.	Remittance Information	<RmtInf>	[0..1]	
96.	Unstructured ⇲ Purpose of the Payment Can hold additional information by using Additional purpose of payment CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf	<Ustrd>	[0..*]	Max140Text
97.	Structured	<Strd>	[0..*]	
98.	Referred Document Information	<RfrdDocInf>	[0..1]	
99.	Number ⇲ Payment Order Number	<Nb>	[0..1]	
100.	Related Date ⇲ Payment Order Date	<RltdDt>	[0..1]	
101.	Line Details	<LineDtls>	[0..*]	
102.	Identification	<Id>	[1..*]	
103.	Related Date	<RltdDt>	[0..1]	

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#	DESCRIPTION						XML ELEMENT	MULT.	DATA TYPE
					⤺ Payment Order Submission Date				
104.			Creditor Reference Information				<CdtrRefInf>	[0..1]	
105.				Type			<Tp>	[0..1]	
106.					Code Or Proprietary		<CdOrPrtry>	[1..1]	
107.						Proprietary ⤺ The value must be: ○ "MCC" ○ "SERV"	<Prtry>	[1..1]	
108.					Reference ⤺ The corresponding reference value of: ○ "MCC" ○ "SERV"		<Ref>	[0..1]	
109.				Additional Remittance Information ⤺ Additional Purpose of Payment Extra information related to Purpose of Payment CdtTrfTxInf/RmtInf/Ustrd			<AddtlRmtInf>	[0..3]	

3.6. Examples

Sample of a Credit Transfer file, containing two payments in total amount of 300 GEL. Both payments are initiated from PSP Indirect Type 1 Participant: INDTYPE1, of Participant BAGAGE22.

- The first payment (reference: "JUNIT_00000003300") represents an electricity invoice paid by organization "Quantum Computers Company" in the name of "Mario Jr. Luca" (Third Party), having the beneficiary is organization "Electricity Company" from Participant TBCBGE22.

- The second payment (reference: "JUNIT_00000003301") represents a MCC payment paid by person Marc Marquez, having the beneficiary is organization "Nike Company" from Participant FBBAGE22.

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```xml
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<env:Message xmlns:env="urn:montran:message.01">
    <env:AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>GEATSAAA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
        <BizMsgIdr>JUNIT_0000000330</BizMsgIdr>
        <MsgDefIdr>pacs.008.001.07</MsgDefIdr>
        <BizSvc>ACH</BizSvc>
        <CreDt>2025-03-12T14:59:31Z</CreDt>
    </env:AppHdr>
    <env:FIToFICstmrCdtTrf xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.07">
        <GrpHdr>
            <MsgId>JUNIT_0000000330</MsgId>
            <CreDtTm>2025-03-12T14:59:31Z</CreDtTm>
            <NbOfTxs>2</NbOfTxs>
            <TtlIntrBkSttlmAmt Ccy="GEL">300.00</TtlIntrBkSttlmAmt>
            <IntrBkSttlmDt>2025-05-30</IntrBkSttlmDt>
            <SttlmInf>
                <SttlmMtd>CLRG</SttlmMtd>
                <ClrSys>
                    <Cd>ACH</Cd>
                </ClrSys>
            </SttlmInf>
            <InstgAgt>
                <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
```

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```xml
            </InstgAgt>
        </GrpHdr>
        <CdtTrfTxInf>
            <PmtId>
                <InstrId>JUNIT_00000003300</InstrId> <!-- If present, must be equal to TxId-->
                <EndToEndId>Request_to_pay_ref_000</EndToEndId> <!-- RTP (Request To Pay) reference -->
                <TxId>JUNIT_00000003300</TxId>
            </PmtId>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                    <Cd>B2B</Cd>
                </LclInstrm>
                <CtgyPurp>
                    <Cd>SUPP</Cd>
                </CtgyPurp>
            </PmtTpInf>
            <IntrBkSttlmAmt Ccy="GEL">150.00</IntrBkSttlmAmt>
            <ChrgBr>SLEV</ChrgBr>
            <UltmtDbtr>
                <Nm>Mario Jr. Luca (Third Party)</Nm>
                <Id>
                    <PrvtId>
                        <Othr>
                            <Id>0234902312</Id> <!--Third Party Payer Specific Identifier, Passport Id for
Mario Jr. Luca-->
                        </Othr>
                    </PrvtId>
                </Id>
            </UltmtDbtr>
            <Dbtr>
                <Nm>Quantum Computers Company</Nm>
                <PstlAdr>
                    <StrtNm>5th Avenue</StrtNm>
                    <TwnNm>New York</TwnNm>
                    <AdrLine>260</AdrLine>
                </PstlAdr>
                <Id>
                    <OrgId>
```

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```
                                        <Othr>
                                                <Id>020202</Id> <!--
Taxpayer Agent TIN -->
                                        </Othr>
                                </OrgId>
                        </Id>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <IBAN>ND51VZTC26936432743</IBAN>
                        </Id>
                </DbtrAcct>
                <DbtrAgt>
                        <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                                <ClrSysMmbId>
                                        <MmbId>INDTYPE1</MmbId> <!-- Payee PSP, Type 1 Participant -->
                                </ClrSysMmbId>
                        </FinInstnId>
                </DbtrAgt>
                <CdtrAgt>
                        <FinInstnId>
                                <BICFI>TBCBGE22</BICFI>
                        </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                        <Nm>Electricity Company</Nm>
                        <Id>
                                <OrgId>
                                        <Othr>
                                                <Id>777777</Id> <!-- Taxpayee TIN -->
                                        </Othr>
                                </OrgId>
                        </Id>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <IBAN>XG64NQWH33964017275</IBAN>
                        </Id>
                </CdtrAcct>
                <RltdRmtInf>
```

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```
                    <RmtId>QR</RmtId> <!-- Payment
initiation channel : QR-->
                </RltdRmtInf>
                <RmtInf>
                    <Ustrd>April 2025 electricity invoice</Ustrd>
                    <Strd>
                        <RfrdDocInf>
                            <Nb>00045</Nb> <!-- Payment Order Number -->
                            <RltdDt>2025-05-30</RltdDt> <!-- Payment Order Date -->

                            <LineDtls>
                                <Id>
                                    <RltdDt>2025-05-30</RltdDt> <!-- Payment Order Submission Date -->
                                </Id>
                            </LineDtls>
                        </RfrdDocInf>
                        <CdtrRefInf>
                            <Tp>
                                <CdOrPrtry>
                                    <Prtry>SERV</Prtry> <!-- SERV Payemnt Type-->
                                </CdOrPrtry>
                            </Tp>
                            <Ref>012312</Ref> <!-- SERV Payment-->
                        </CdtrRefInf>
                        <AddtlRmtInf>Electricity Invoice Nr: 89123123</AddtlRmtInf> <!-- Additional Purpose of Payment
-->
                    </Strd>
                </RmtInf>
        </CdtTrfTxInf>
        <CdtTrfTxInf>
            <PmtId>
                <InstrId>JUNIT_00000003301</InstrId> <!-- If present, must be equal to TxId-->
                <EndToEndId>Request_to_pay_ref_001</EndToEndId> <!-- RTP (Request To Pay) reference -->
                <TxId>JUNIT_00000003301</TxId>
            </PmtId>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                    <Cd>B2B</Cd>
```

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```xml
            </LclInstrm>
            <CtgyPurp>
                    <Cd>SUPP</Cd>
            </CtgyPurp>
    </PmtTpInf>
    <IntrBkSttlmAmt Ccy="GEL">150.00</IntrBkSttlmAmt>
    <ChrgBr>SLEV</ChrgBr>
    <Dbtr>
            <Nm>Marc Marquez</Nm>
            <PstlAdr>
                    <StrtNm>Nikoloz Beradze St</StrtNm>
                    <TwnNm>Tibilisi</TwnNm>
                    <AdrLine>Tibilisi Mall, 260</AdrLine>
            </PstlAdr>
            <Id>
                    <PrvtId>
                            <DtAndPlcOfBirth>
                                    <BirthDt>1985-01-01</BirthDt>
                                    <CityOfBirth>Cluj Napoca</CityOfBirth>
                                    <CtryOfBirth>RO</CtryOfBirth>
                            </DtAndPlcOfBirth>
                            <Othr>
                                    <Id>020777</Id> <!-- Taxpayer Agent TIN -->
                            </Othr>
                    </PrvtId>
            </Id>
    </Dbtr>
    <DbtrAcct>
            <Id>
                    <IBAN>ND51VZTC26936432749</IBAN>
            </Id>
    </DbtrAcct>
    <DbtrAgt>
            <FinInstnId>
                    <BICFI>BAGAGE22</BICFI>
                    <ClrSysMmbId>
                            <MmbId>INDTYPE1</MmbId> <!-- Payee PSP, Type 1 Participant -->
                    </ClrSysMmbId>
            </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
```

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```xml
        <FinInstnId>
                <BICFI>FBBAGE22</BICFI>
        </FinInstnId>
</CdtrAgt>
<Cdtr>
        <Nm>Nike Company</Nm>
        <Id>
                <OrgId>
                        <Othr>
                                <Id>777777</Id> <!-- Taxpayee TIN -->
                        </Othr>
                </OrgId>
        </Id>
</Cdtr>
<CdtrAcct>
        <Id>
                <IBAN>XG64NQWH33964017278</IBAN>
        </Id>
</CdtrAcct>
<RltdRmtInf>
        <RmtId>QR</RmtId> <!-- Payment initiation channel : QR-->
</RltdRmtInf>
<RmtInf>
        <Ustrd>Nike Shoes</Ustrd>
        <Strd>
                <RfrdDocInf>
                        <Nb>00046</Nb> <!-- Payment Order Number -->
                        <RltdDt>2025-05-30</RltdDt> <!-- Payment Order Date -->

                        <LineDtls>
                                <Id>
                                        <RltdDt>2025-05-30</RltdDt> <!-- Payment Order Submission Date -->
                                </Id>
                        </LineDtls>
                </RfrdDocInf>
                <CdtrRefInf>
                        <Tp>
                                <CdOrPrtry>
                                        <Prtry>MCC</Prtry> <!-- MCC Payemnt Type-->
                                </CdOrPrtry>
                        </Tp>
```

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```
                                            <Ref>012313</Ref> <!-- MCC
Payment-->
                                </CdtrRefInf>
                                <AddtlRmtInf>Nike Air Max Shoe Model</AddtlRmtInf> <!-- Additional Purpose of Payment -->
                        </Strd>
                </RmtInf>
        </CdtTrfTxInf>
    </env:FIToFICstmrCdtTrf>
</env:Message>
```

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4. Payment Status Report (pacs.002.001.07)

4.1. Description

The Customer Payment Status Report message is sent by the agent indicated in the previous part of the payment chain. It is used to inform this part of the positive or negative status of an instruction.

The message is used to update the status of messages sent by ACH participants, for files that are:

- Accepted
- Rejected
- Partial
- Settled
- Canceled

4.2. The Structure

INDEX	ELEMENT		TAG XML	Lᴀ MULTIPLICITY
1	Message Root		<FIToFIPmtStsRpt>	[1..1]
2		Group header	<GrpHdr>	[1..1]
3		Original Group Information and Status	<OrgnlGrpInfAndSts>	[0..*]
4		Transaction Information and Status	<TxInfAndSts>	[0..*]

4.3. Group Header

#	DESCRIPTION				XML ELEMENT	MULT.	DATA TYPE
1.	Group header				<GrpHdr>	[1..1]	
2.		Message Identification			<MsgId>	[1..1]	Max35Text
3.		Creation Date Time ⬐ The format AAAA-MM-JJThh:mm:ss			<CreDtTm>	[1..1]	ISODateTime
4.		Instructing Agent			<InstgAgt>	[0..1]	
5.			Financial Institution Identification		<FinInstnId>	[1..1]	
6.				BIC Identifier The use of the format for BIC or SWIFT codes is validated: ISO 9362.	<BICFI>	[1..1]	BICFIIdentifier
7.		Instructed Agent			<InstgAgt>	[0..1]	
8.			Financial Institution Identification		<FinInstnId>	[1..1]	
9.				BIC Identifier The use of the format for BIC or SWIFT codes is validated: ISO 9362.	<BICFI>	[1..1]	BICFIIdentifier

4.4. Original Group Information and Status

#	DESCRIPTION				XML ELEMENT	MULT.	DATA TYPE
1.	Original Group Information and Status				<OrgnlGrpInfAndSts>	[1..1]	
2.		Original Message Identification			<OrgnlMsgId>	[1..1]	Max35Text
3.		Original Message Name Identification			<OrgnlMsgNmId>	[1..1]	Max35Text
4.		Group Status Values can be: ⮑ ACCP: accepted ⮑ ACSC: settled ⮑ PART: partial ⮑ RJCT: rejected			<GrpSts>	[1..1]	
5.		Status Reason Information			<StsRsnInf>	[0..*]	
6.			Originator		<Orgtr>	[0..1]	
7.				Identification	<Id>	[0..1]	
8.				Organization Identification	<OrgId>	[1..1]	
9.					BIC <AnyBIC>	[0..1]	AnyBICIdentifier
10.			Reason		<Rsn>	[1..1]	
11.				Code	<Cd>	[1..1]	CodeSet
12.			Additional Information		<AddtlInf>	[0..1]	Max105Text
13.		Number of Transactions per Status ⮑ The element and its content are optional and may be repeated several times.			<NbOfTxsPerSts>	[0..*]	

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#			DESCRIPTION	XML ELEMENT	MULT.	DATA TYPE
14.			Detailed transaction number ⇱ It is equal to the number of elements in the group of original elements assigned to the same status.	<DtldNbOfTxs>	[1..1]	Max15NumericText

15.			Detailed status
			⇱ Values can be:
			  o **ACCP:** accepted
			  o **ACSC:** settled
			  o **RJCT:** rejected
				<DtldSts>	[1..1]	CodeSet

16.			Detailed Control Sum o Sum of the amount of the group of original items assigned to the same status.	<DtldCtrlSum>	[0..1]	DecimalNumber

4.5. Transaction Information and Status

INDEX	MESSAGE ITEM	XML TAG	MULTIPLICITY	TYPE
1.	Transaction Information and Status	<TxInfAndSts>	[0..*]	
2.	Status Identification	<StsId>	[1..1]	Max35Text
3.	Original End To End Identification	<OrgnlEndToEndId>	[1..1]	Max35Text
4.	Original Transaction Identification	<OrgnlTxId>	[1..1]	Max35Text

5.	Transaction Status
	  • Values can be:
	  A. ACSC: settled
	  B. RJCT: rejected
		<TxSts>	[0..1]	CodeSet, Max4Text

6.	Status Reason Information	<StsRsnInf>	[0..1]	

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Index	Message Item				XML Tag	Multiplicity	Type
7.			Originator		<Orgtr>	[1..1]	
8.				Identification	<Id>	[1..1]	
9.					Organization Identification	<OrgId>	[1..1]	
10.					AnyBIC	<AnyBIC>	[1..1]	IdentifierSet
11.				Reason	<Rsn>	[1..1]	
12.					Code	<Cd>	[1..1]	CodeSet, Max4Text
13.				Additional Information	<AddtlInf>	[0..1]	Max105Text
14.		Original Transaction Reference			<OrgnlTxRef>	[1..1]	
15.			Interbank Settlement Amount		<IntrBkSttlmAmt>	[1..1]	ActiveCurrencyAndAmount
16.			Interbank Settlement Date		<IntrBkSttlmDt>	[1..1]	ISODate
17.			Payment Type Information		<PmtTpInf>	[0..1]	
18.				Local Instrument	<LclInstrm>	[1..1]	
19.					Code	<Cd>	[1..1]	CodeSet, Max35Text
20.				Category Purpose	<CtgyPurp>	[1..1]	
21.					Code	<Cd>	[1..1]	CodeSet, Max4Text
22.			Remittance Information		<RmtInf>	[0..1]	
23.				Unstructured	<Ustrd>	[1..1]	Max140Text
24.			Debtor		<Dbtr>	[1..1]	
25.				Name	<Nm>	[1..1]	Max140Text
26.			Debtor Account		<DbtrAcct>	[1..1]	
27.				Identification	<Id>	[1..1]	
28.					Other	<Othr>	[1..1]	

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INDEX	MESSAGE ITEM					XML TAG	MULTIPLICITY	TYPE
29.					Identification	<Id>	[1..1]	Max34Text
30.			Debtor Agent			<DbtrAgt>	[1..1]	
31.				Financial Institution Identification		<FinInstnId>	[1..1]	
32.					BICFIIdentifier	<BICFI>	[1..1]	BICFIIdentifier
33.			Creditor Agent			<CdtrAgt>	[1..1]	
34.				Financial Institution Id		<FinInstId>	[1..1]	
35.					BICFIIdentifier	<BICFI>	[1..1]	BICFIIdentifier
36.			Creditor			<Cdtr>	[1..1]	
37.				Name		<Nm>	[1..1]	Max140Text
38.			Creditor Account			<CdtrAcct>	[1..1]	
39.				Identification		<Id>	[1..1]	
40.					Other	<Othr>	[1..1]	
41.					Identification	<Id>	[1..1]	Max34Text

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4.6. Examples

Accepted input file

The central system identified by GEATSAA, notifies the Participant BAGAGE22 that its input file identified by reference 'JUNIT_0000000330' is accepted.

```xml
<?xml version="1.0" encoding="UTF-8"?>
<env:Message xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.07"
xmlns:env="urn:montran:message.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
 <env:AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
            <FIId>
                  <FinInstnId>
                        <BICFI>GEATSAAA</BICFI>
                  </FinInstnId>
            </FIId>
      </Fr>
      <To>
            <FIId>
                  <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                  </FinInstnId>
            </FIId>
      </To>
      <BizMsgIdr>V250111000521</BizMsgIdr>
      <MsgDefIdr>pacs.002.001.07</MsgDefIdr>
      <CreDt>2025-03-12T08:11:53Z</CreDt>
 </env:AppHdr>
 <env:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.07">
      <GrpHdr>
            <MsgId>CVF25011122115300000000582</MsgId>
            <CreDtTm>2025-03-12T08:11:53+02:00</CreDtTm>
            <InstdAgt>
                  <FinInstnId>
                        <BICFI>BAGAGE22</BICFI>
                  </FinInstnId>
            </InstdAgt>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
            <OrgnlMsgId>JUNIT_0000000330</OrgnlMsgId>
            <OrgnlMsgNmId>pacs.008.001.07</OrgnlMsgNmId>
            <GrpSts>ACCP</GrpSts>
            <StsRsnInf>
                  <Orgtr>
                        <Id>
                              <OrgId>
                                    <AnyBIC>GEATSAAA</AnyBIC>
                              </OrgId>
                        </Id>
                  </Orgtr>
                  <Rsn>
                        <Cd>B00</Cd>
                  </Rsn>
            </StsRsnInf>
```

```
            </OrgnlGrpInfAndSts>
        </env:FIToFIPmtStsRpt>
    </env:Message>
```

Rejected input file

The central system identified by GEATSAA, notifies the Participant BAGAGE22 that its input file identified by reference 'JUNIT_0000000330' is rejected because of invalid settlement date.

```
<?xml version="1.0" encoding="UTF-8"?>
<env:Message xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.07"
xmlns:env="urn:montran:message.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
 <env:AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
        <Fr>
                <FIId>
                        <FinInstnId>
                                <BICFI>GEATSAAA</BICFI>
                        </FinInstnId>
                </FIId>
        </Fr>
        <To>
                <FIId>
                        <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                        </FinInstnId>
                </FIId>
        </To>
        <BizMsgIdr>V241210000511</BizMsgIdr>
        <MsgDefIdr>pacs.002.001.07</MsgDefIdr>
        <CreDt>2025-03-12T09:00:13Z</CreDt>
 </env:AppHdr>
 <env:FIToFIPmtStsRpt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.07">
        <GrpHdr>
                <MsgId>CVF24121009001300000000000572</MsgId>
                <CreDtTm>2025-03-12T09:00:13+02:00</CreDtTm>
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                        </FinInstnId>
                </InstdAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
                <OrgnlMsgId>JUNIT_0000000330</OrgnlMsgId>
                <OrgnlMsgNmId>pacs.008.001.07</OrgnlMsgNmId>
                <GrpSts>RJCT</GrpSts>
                <StsRsnInf>
                        <Orgtr>
                                <Id>
                                        <OrgId>
                                                <AnyBIC>GEATSAAA</AnyBIC>
                                        </OrgId>
                                </Id>
                        </Orgtr>
                        <Rsn>
                                <Cd>B09</Cd>
                        </Rsn>
```

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```xml
                    <AddtlInf>All items rejected</AddtlInf>
            </StsRsnInf>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
            <StsId>CVF24121009001300000000150</StsId>
            <OrgnlInstrId>JUNIT_00000003300</OrgnlInstrId>
            <OrgnlEndToEndId>JUNIT_00000003300</OrgnlEndToEndId>
            <OrgnlTxId>JUNIT_00000003300</OrgnlTxId>
            <TxSts>RJCT</TxSts>
            <StsRsnInf>
                    <Orgtr>
                            <Id>
                                    <OrgId>
                                            <AnyBIC>GEATSAAA</AnyBIC>
                                    </OrgId>
                            </Id>
                    </Orgtr>
                    <Rsn>
                            <Cd>DT01</Cd>
                    </Rsn>
                    <AddtlInf>Invalid date due to product date range</AddtlInf>
            </StsRsnInf>
            <InstdAgt>
                    <FinInstnId>
                            <BICFI>BAGAGE2222</BICFI>
                    </FinInstnId>
            </InstdAgt>
            <OrgnlTxRef>
                    <IntrBkSttlmAmt Ccy="GEL">150.00</IntrBkSttlmAmt>
                    <IntrBkSttlmDt>2025-03-12</IntrBkSttlmDt>
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                            <ClrSys>
                                    <Prtry>ACH</Prtry>
                            </ClrSys>
                    </SttlmInf>
                    <PmtTpInf>
                            <SvcLvl>
                                    <Cd>SEPA</Cd>
                            </SvcLvl>
                            <LclInstrm>
                                    <Cd>B2B</Cd>
                            </LclInstrm>
                            <CtgyPurp>
                                    <Cd>PENS</Cd>
                            </CtgyPurp>
                    </PmtTpInf>
                    <Dbtr>
                            <Nm>Mario Luca</Nm>
                    </Dbtr>
                    <DbtrAcct>
                            <Id>
                                    <Othr>
                                            <Id>ND51VZTC26936432743</Id>
                                    </Othr>
                            </Id>
                    </DbtrAcct>
                    <DbtrAgt>
                            <FinInstnId>
```

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```
                    <BICFI>BAGAGE22</BICFI>
                </FinInstnId>
            </DbtrAgt>
            <CdtrAgt>
                <FinInstnId>
                    <BICFI>TBCBGE22</BICFI>
                </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>Maria Gonza</Nm>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <Othr>
                        <Id>XG64NQWH33964017275</Id>
                    </Othr>
                </Id>
            </CdtrAcct>
        </OrgnlTxRef>
    </TxInfAndSts>
    <TxInfAndSts>
        <StsId>CVF241210090013000000000151</StsId>
        <OrgnlInstrId>JUNIT_00000003301</OrgnlInstrId>
        <OrgnlEndToEndId>JUNIT_00000003301</OrgnlEndToEndId>
        <OrgnlTxId>JUNIT_00000003301</OrgnlTxId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
            <Orgtr>
                <Id>
                    <OrgId>
                        <AnyBIC>GEATSAAA</AnyBIC>
                    </OrgId>
                </Id>
            </Orgtr>
            <Rsn>
                <Cd>DT01</Cd>
            </Rsn>
            <AddtlInf>Invalid date due to product date range</AddtlInf>
        </StsRsnInf>
        <InstdAgt>
            <FinInstnId>
                <BICFI>BAGAGE22</BICFI>
            </FinInstnId>
        </InstdAgt>
        <OrgnlTxRef>
            <IntrBkSttlmAmt Ccy="GEL">150.00</IntrBkSttlmAmt>
            <IntrBkSttlmDt>2025-03-12</IntrBkSttlmDt>
            <SttlmInf>
                <SttlmMtd>CLRG</SttlmMtd>
                <ClrSys>
                    <Prtry>ACH</Prtry>
                </ClrSys>
            </SttlmInf>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                    <Cd>B2B</Cd>
```

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```
                        </LclInstrm>
                        <CtgyPurp>
                                <Cd>PENS</Cd>
                        </CtgyPurp>
                </PmtTpInf>
                <Dbtr>
                        <Nm>Mario Luca</Nm>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <Othr>
                                        <Id>ND51VZTC26936432743</Id>
                                </Othr>
                        </Id>
                </DbtrAcct>
                <DbtrAgt>
                        <FinInstnId>
                                <BICFI>BAGAGE22</BICFI>
                        </FinInstnId>
                </DbtrAgt>
                <CdtrAgt>
                        <FinInstnId>
                                <BICFI>FBBAGE22</BICFI>
                        </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                        <Nm>Maria Gonza</Nm>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <Othr>
                                        <Id>XG64NQWH33964017275</Id>
                                </Othr>
                        </Id>
                </CdtrAcct>
            </OrgnlTxRef>
        </TxInfAndSts>
   </env:FIToFIPmtStsRpt>
</env:Message>
```

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5. Acceptance Codes

5.1. Local instrument codes

Local instruments codes will be used to detail the payment communication channels. Currently in the system, there are two local instruments defined: "B2B" and "CORE.

5.2. Category purpose code

The system provides the following codes under the ISO20022 standard.

CODE	DESCRIPTION
CASH	The transaction is a general cash handling instruction.
CCRD	The transaction related to a credit card payment.
CORT	The transaction is linked to the settlement of a trade, the exchange of a currency or a securities transaction.
DCRD	The transaction is linked to the payment of a debit card.
DIVI	The transaction is a dividend payment.
EPAY	The transaction is linked to an electronic payment via an online bank.
FCOL	A service that eliminates fees for card transactions between two parties.
GOVT	The transaction is a payment to a government department.
HEDG	The Operation is linked to the payment of a hedging operation.
ICCP	The transaction is a refund of a credit card payment.
IDCP	The transaction is a refund of a debit card payment.
INTC	The transaction is an intra-company payment, for example a payment between two companies belonging to the same group.
INTE	The transaction is an interest payment.
LOAN	Transaction related to the transfer of a loan to the borrower.
OTHR	Another purpose payment.
PENS	The transaction is a pension payment.
SALA	The transaction is the payment of wages.
SECU	The transaction is a payment of securities.
SSBE	The transaction is a social security benefit.
SUPP	The transaction is linked to payment to a supplier.
TAXS	The transaction is the payment of taxes.

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CODE	DESCRIPTION
TRAD	Transaction related to the payment of a financial transaction.
TREA	Operation linked to treasury operations.
VATX	Transaction linked to the payment of value added tax.
WHLD	The transaction is the payment of withholding tax.

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6. ACH file types

In the ACH system, we have the following file types:

TYPE	DESCRIPTION	EXTENSION
ICF	Credit Input File	I
CVF	Credit Validation file	V
RSF	Result of Settlement file	R
SCF	Settled Credit file	S
CCF	Canceled Credit report	C

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7. File name conventions

The following conventions are recommended for credit file names sent to ACH.
The name of the file must follow the following format: **BBBBBBBBSSSSSSSS.I**

POSITION	DESCRIPTION	EXAMPLE
1-8	BIC (8) of the participant	CBASGE22
9-16	File sequence	00000001
17 -	File extension	I

The files generated by the ACH will follow the following format: **BBBBBBBBSSSSSSSSSSSSSSSS.E**

DIGIT CODE	DESCRIPTION	EXAMPLE
BBBBBBBB	BIC (8) participant receiving	CBASGE22
SSSSSSSSSSSSSS	Daily file sequence	200501144802878
E	Extension depending on file type.	Check Section 5 ACH File types

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8. Glossary

TERM	DESCRIPTION
XSD Files	XML Schema definition files.
XML Schema	Description of elements in an XML document (Extensible Markup Language).
XSD Schema	Schema defined in the XSD file
Debtor agent	Financial institution to be debited following a transaction.
Creditor agent	Financial institution to be accredited following a transaction.
Batch	Group of individual payments.
Interbank settlement	Operation in which the compensation balances
CLRG	Compensation Code used to define the settlement method of a payment in ISO20022.
SEPA	Single payment area in euros. Group of European regulations defining the use of ISO20022 for payment processing.
SLEV	Level of service, Code used to indicate that payment processing fees are at Level of service.
BIC Codes	Bank identifier code, Address assigned by SWIFT to a bank. It unambiguously identifies the Name and country of a bank.
SWIFT Codes	Bank identifier code, Address assigned by SWIFT to a bank. It unambiguously identifies the Name and country of a bank.
Message Root	Root element of an XML message. Element containing all the other elements of the message.
Group header	ISO20022 message element. Contains message identification information or levels.
MULTIPLICITY	Number of times an element can be present in an XML document.

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