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1. Introduction

This document defines the recommended format for the use of ISO 20022 in the RTGS and the Module for sending and receiving contingency files (manuals) through the PO system of the RTGS network.

The formats of the messages are based on ISO 20022 standards. The documentation on ISO 20022 can be found on the official site: https://www.iso20022.org.

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

For the RTGS payments:

- Single Customer to Customer Transaction - pacs.008.001.09
- Multiple Customer to Customer Transaction - pacs.008.001.09
- Financial Institution Transfer, Participant Credit, Participant Debit, Participant Transfer, Net Settlement Instruction - pacs.009.001.09
- Confirmation of Credit, Confirmation of Debit - camt.054
- Statement Message - camt.053
- Free Format Message – admi.004
- Get Reservation Message – camt.046
- Return Reservation Message – camt.047

The RTGS will validate incoming payment files with their respective XSD (XML Schema Definition) files. Those files that do not pass validation against the XSD are automatically rejected. It is the responsibility of the participants to generate payment files that are valid against the XSD schema. It is important to keep in mind that the compatibility against the XSD schema does not mean that the file is accepted automatically in the RTGS. After validating the XML schema, the RTGS system will track the business validation, making sure that the information in the payment file is consistent with the business rules, there are no duplicates, etc.

The following types of payments are accepted for the RTGS:

- Single Customer to Customer Transaction

- Multiple Customer to Customer Transaction

- Financial Institution Transfer

- Net Settlement Instruction

- Participant Transfer (BOJ only)

- Participant Credit (BOJ only)

- Participant Debit (BOJ only)

- Trustee Participant Credit

- Trustee Participant Debit

- Account Transfer

- Free Format Message

The RTGS system produces Payment Status Report files and forwards incoming payments to recipients of files at different times, depending on the type of payment and system customization.

The Payment Status Report files are used as a confirmation response for each incoming payment file and are also used as notification files to signal important events (payment cancellation/rejection, payment settlement).

2. Definition of RTGS XML Schemas

2.1. Conventions

The following conventions have been adopted to indicate the characteristics of the messages regarding status and format:

Characters:

- M - Mandatory Field

- O - Optional Field

Format:

- x - Alphanumeric Characters

- n - Numeric Characters (0 to 9)

- a - Alphabetic characters (A Z, uppercase letters)

- c - Alphanumeric Characters (A Z, capital letters) and Numeric Characters (0 to 9)

- 4! A - There must be four alphabetic characters (not less) in capital letters

- [3x] - Three optional characters

- ISODate - YYYY-MM-DD

- ISODateAndTime - YYYY-MM-DDThh: mm: ss.

The XML messages that will be used are a subset of the ISO20022 standard. Schemas can be distributed and easily integrated into XML applications to automate the generation of validation code. This means that the Financial Institutions can perform validations using the schemes to verify that the messages that will be sent to the RTGS system comply with the format. If an incoming message has schema errors, the entire file will be rejected.

3. Standard Swift MX Messages

3.1. Single Customer to Customer Transaction (pacs.008.001.09)

The message of Single Customer to Customer Transaction is sent by the Debtor Participant, through the RTGS. It is used to transfer funds from a customer account of the Debtor Participant to a customer account of the Creditor Participant.

Flow

- Single Customer to customer Transaction is sent to the RTGS

- The notification will be pacs.002 if the message was rejected/cancelled or camt.054 if the transaction was successfully posted to the accounts.
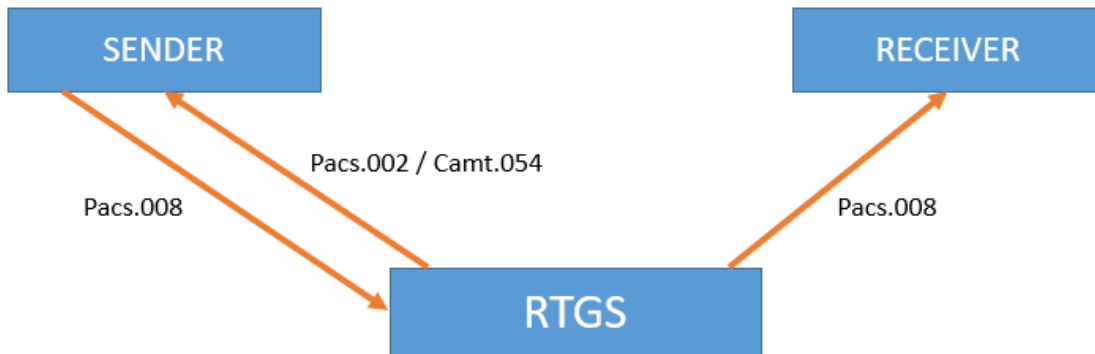
Structure

ELEMENT XML	PACS.008
RequestPayload	*Message Root*

PACS.008 –APP HEADER				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
AppHdr				Header Root
AppHdr --Fr ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c][	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent - The use of the format for BIC or SWIFT codes is validated: ISO 9362. - Minimum length: 8 characters. - Maximum length: 11 characters.

AppHdr --To ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
AppHdr --BizMsgIdr	35x	[1..1]	M	Identification of the Message. ⇨ Oneness is verified.
AppHdr --MsgDefIdr	Max35Text	[1..1]	M	Contains the MessageIdentifier that defines the Business Message
AppHdr --BizSvc	Max35Text	[0..1]	M	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged ⇨ **RTGSFIToFICustomerCredit**
AppHdr --CreDt	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema.
AppHdr --Sgntr ---- XMLSgntrs		[1..1]	O	The XML signatures applied to the BusinessMessage

Element XML	Pacs.008
Document --FIToFICstmrCdtTrf	*Message Root*

PACS.008 – GROUP Header				
Element XML	Format	Multiplicity	State	Description
GrpHdr --MsgId	35x	[1..1]	M	Point to point reference, as assigned by the instructing party, and sent to the next party in thechain to unambiguously identify the message. The instructing party must make sure that MessageIdentification is unique per instructed partyfor a pre-agreed period. Unique identification of the message. The following format may be used BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇨ **BBBB** first 4 characters of the BIC code ⇨ **AAMMDD:** Date ⇨ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.

GrpHdr --CreDtTm	ISODateTime	[1..1]	M	Date and time at which the payment was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema.
GrpHdr --NbOfTxs	15n	[1..1]	M	Number of transactions in the message, it should be 1
GrpHdr --TtlIntrBkSttlmAmt	18d&3!a	[0..1]	M	Currency and message total amount in the following format: `<TtlIntrBkSttlmAmt Ccy="JMD">5.00 </TtlIntrBkSttlmAmt>` ⇨ The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits. ⇨ The currency must be a currency held in RTGS ("JMD" for example). ⇨ The amount must be greater than zero. ⇨ The amount must be equal to the sum of the individual transactions within the file.
GrpHdr --IntrBkSttlmDt	ISODate	[0..1]	M	Effective date of payment. Date on which the payment will be cleared and settled. ⇨ Format YYYY-MM-DD ⇨ The date must be valid.
GrpHdr --SttlmInf ----SttlmMtd	4!a	[1..1]	M	Settlement method. ⇨ The value must be: **CLRG.**
GrpHdr -- InstgAgt ---- FinInstnId ------ BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
GrpHdr -- InstdAgt ---- FinInstnId ------ BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.

PACS.008 INFORMATION OF THE CREDIT TRANSACTION				
Element XML	Format	Multiplicity	State	Description
CdtTrfTxInf	-	[1..*]	M	This element represents each credit transfer. It contains the elements described below. The element can be repeated several times.
CdtTrfTxInf --PmtId ----InstrId	35x	[0..1]	O	Identification of the instruction. ⇨ Minimum length: 1 character. ⇨ Sequential option that financial institutions can use to define the channel or service through which the transaction originated.
CdtTrfTxInf --PmtId ----EndToEndId	35x	[1..1]	M	Identification from beginning to end. Identification generated by the payment issuer to identify the transaction from beginning to end. ⇨ Minimum length: 1 character. ⇨ Sequential agent that can be used between the financial institution that originates the transaction and the recipient to facilitate communication.
CdtTrfTxInf --PmtId ----TxId	35x	[1..1]	M	Identification of the transaction. Unique identification, as assigned by the first instructing agent, to unambiguously identify thetransaction that is passed on, unchanged, throughout the entire interbank chain. ⇨ Minimum length: 1 character. ⇨ The information is maintained for validation of 1-day duplicates. The transaction identification can be used for reconciliation, tracking or to link tasks relating tothe transaction on the interbank level Oneness is verified. The instructing agent must make sure that the transaction identification is unique for a pre-agreed period. For example: ⇨ Sequential mandatory that may comply with the following format: First 8 characters for the BIC code + 14 characters for the sequential. For example: NOSCJMKN00000000000001 ⇨ The Sequence may be restarted every year
CdtTrfTxInf --PmtTpInf ----InstrPrty	CodeSet	[0..1]	M	Defines de priority of the transaction: it can be HIGH or NORM. (Used to define payment stream please see Annex F - Special Characteristics v1.00).

CdtTrfTxInf --PmtTpInf ----SvcLvl ------Prtry	4!a	[1..1]	O	Service level code. Information on transaction type code and priority (based on TTC configurations) like this: ⇛ TTC=3567,PRI=90 If PRI is not set, the payment will be processed with the default priority defined by the TTC
CdtTrfTxInf --PmtTpInf ---- LclInstrm ------Prtry	35x	[1..1]	O	Local instrument Information on the type of payment. ⇛ For Single customer to customer transaction is: **RTGSFIToFICustomerCredit**
CdtTrfTxInf --PmtTpInf ---- CtgyPurp ------Cd	4!a	[1..1]	O	Purpose Category Code. Information on the type of payment. Specifies the high-level purpose of the instruction based on a set of pre-defined categories. ⇛ The value must match the external codes of type "Purpose Category Code" from ISO 20022

CdtTrfTxInf
--IntrBkSttlmAmt
	18d&3!a	[1..1]	M	Currency and item amount in the following format:
				`<IntrBkSttlmAmt Ccy="JMD">5.00</IntrBkSttlmAmt>`
				    ⇛ The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits.
				    ⇛ The currency must be a currency held in RTGS ("JMD" for example).
				    ⇛ The amount must be greater than zero.

CdtTrfTxInf --SttlmTmReq ----FrTm	ISOTime	[0..1]	O	Provides information on the requested settlement time(s) of the payment instruction. FrTm -Time as from when the payment may be settled
CdtTrfTxInf --ChrgBr	4!a	[1..1]	M	Party to which the commission is charged. ⇛ The value must be: **DEBT, CRED, CASH, SLEV**.
CdtTrfTxInf --Dbtr ----Nm	140x	[0..1]	M	Name of the payer or client of the Financial Institution that originates the payment. Name of the Debtor. ⇛ Minimum length: 1 character.
CdtTrfTxInf --Dbtr ----Id		[0..1]	O	Unique and unambiguous identification of a party (uses internal tags for identification see below).
CdtTrfTxInf --Dbtr ----Id ------PrvtId --------Othr	35x	[1..1]	O	Identification number of the natural person ordering or client of the Financial Institution that originates the payment. Identification of the Debtor.

----------Id				It can not be used at the same time as: `<CdtTrfTxInf> <Dbtr><Id><OrgId><Othr><Id>` Minimum length: 1 character.
CdtTrfTxInf --Dbtr ----Id ------OrgId --------Othr ----------Id	35x	[1..1]	O	Identification number of the legal person or client of the Financial Institution that originates the payment. Identification of the Debtor. It can not be used at the same time as: `<CdtTrfTxInf> <Dbtr><Id><PrvtId><Othr><Id>` Minimum length: 1 character.
CdtTrfTxInf --DbtrAcct ----Id ------Othr --------Id	34x	[1..1]	O	Customer account number that sends the payment. Debtor account number. Minimum length: 1 character. This field is numeric.
CdtTrfTxInf --DbtrAgt ----FinInstnId ------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that originates the payment. Debtor Agent. The use of the format for BIC or SWIFT codes is validated: ISO 9362. Minimum length: 8 characters. Maximum length: 11 characters.
CdtTrfTxInf --CdtrAgt ----FinInstnId ------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment. Creditor Agent. The use of the format for BIC or SWIFT codes is validated: ISO 9362. Minimum length: 8 characters. Maximum length: 11 characters.
CdtTrfTxInf --Cdtr ----Nm	140x	[0..1]	M	Name of the recipient or client of the Financial Institution that receives the payment. Name of the Creditor. Minimum length: 1 character.
CdtTrfTxInf --Cdtr ----Id		[0..1]	O	Unique and unambiguous identification of a party (uses internal tags for identification see below).
CdtTrfTxInf --Cdtr ----Id ------PrvtId --------Othr ----------Id	35x	[1..1]	O	Identification number of the recipient natural person or client of the Financial Institution that receives the payment. Identification of the Creditor. It can not be used at the same time as: `<CdtTrfTxInf> <Cdtr><Id><OrgId><Othr><Id>` Minimum length: 1 character.
CdtTrfTxInf --Cdtr ----Id	35x	[1..1]	O	Identification number of the receiving legal entity or client of the Financial Institution that receives the payment. Identification of the Creditor.

------OrgId
--------Othr
----------Id
				🖑 It can not be used at the same time as:
				   `<CdtTrfTxInf>`
				   `<Cdtr><Id><PrvtId><Othr><Id>`
				🖑 Minimum length: 1 character.

CdtTrfTxInf --CdtrAcct ----Id ------Othr --------Id	34x	[1..1]	M	Account number of the customer who receives the payment. Creditor account number. 🖑 Minimum length: 1 character. 🖑 This field is numeric.
CdtTrfTxInf --RmtInf ----Ustrd	140x	[0..*]	O	Additional Information. 🖑 Minimum length: 1 character

3.1.1. Example of pacs.008 message

```xml
<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0">
    <Revision>2.0.7</Revision>
    <Header>
        <Message>
            <SenderReference>AGRO202111189000040000</SenderReference>
            <MessageIdentifier>pacs.008.001.09</MessageIdentifier>
            <Format>AnyXML</Format>
            <Sender>
                <BIC12>AGROGTG0AXXX</BIC12>
                <FullName>
                    <X1>AGROGTG0XXX</X1>
                </FullName>
            </Sender>
            <Receiver>
                <BIC12>ZYAAGTG0AXXX</BIC12>
                <FullName>
                    <X1>ZYAAGTG0XXX</X1>
                </FullName>
            </Receiver>
            <InterfaceInfo>
                <UserReference>AGRO202111189000040000</UserReference>
            </InterfaceInfo>
            <NetworkInfo>
                <Priority>Normal</Priority>
                <Network>Application</Network>
            </NetworkInfo>
        </Message>
    </Header>
    <Body>
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
            <To>
```

```xml
                    <FIId>
                        <FinInstnId>
                            <BICFI>ZYAAGTG0</BICFI>
                        </FinInstnId>
                    </FIId>
            </To>
            <BizMsgIdr>AGRO20211189000040000</BizMsgIdr>
            <MsgDefIdr>pacs.008.001.09</MsgDefIdr>
            <BizSvc>mont.rtgs.fitoct.01</BizSvc>
            <CreDt>2021-11-18T18:31:10Z</CreDt>
            <Sgntr>
                <XMLSgntrs xmlns="http://www.w3.org/2000/09/xmldsig#"> --USER-
SIGNATURE-- </XMLSgntrs>
            </Sgntr>
        </AppHdr>
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.09">
            <FIToFICstmrCdtTrf>
                <GrpHdr>
                    <MsgId>AGRO20211189000040000</MsgId>
                    <CreDtTm>2021-11-18T18:31:10-05:00</CreDtTm>
                    <NbOfTxs>1</NbOfTxs>
                    <TtlIntrBkSttlmAmt Ccy="GTQ">22.00</TtlIntrBkSttlmAmt>
                    <IntrBkSttlmDt>2021-11-16</IntrBkSttlmDt>
                    <SttlmInf>
                        <SttlmMtd>CLRG</SttlmMtd>
                        <ClrSys>
                            <Cd>RTG</Cd>
                        </ClrSys>
                    </SttlmInf>
                    <InstgAgt>
                        <FinInstnId>
                            <BICFI>AGROGTG0</BICFI>
                        </FinInstnId>
                    </InstgAgt>
                    <InstdAgt>
                        <FinInstnId>
                            <BICFI>DIBIGTG0</BICFI>
                        </FinInstnId>
                    </InstdAgt>
                </GrpHdr>
                <CdtTrfTxInf>
                    <PmtId>
                        <InstrId>45623452345</InstrId>
                        <EndToEndId>23453245346</EndToEndId>
                        <TxId>23453243545</TxId>
                        <UETR>1658347b-09f3-47b0-ab3b-b073bf637823</UETR>
                    </PmtId>
                    <PmtTpInf>
                        <InstrPrty>HIGH</InstrPrty>
                        <LclInstrm>
                            <Prtry>RTGSFIToFICustomerCredit</Prtry>
                        </LclInstrm>
                        <CtgyPurp>
                            <Cd>NORM</Cd>
                        </CtgyPurp>
                    </PmtTpInf>
                    <IntrBkSttlmAmt Ccy="GTQ">22.00</IntrBkSttlmAmt>
```

```xml
                <IntrBkSttlmDt>2021-11-16</IntrBkSttlmDt>
                <ChrgBr>DEBT</ChrgBr>
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </InstgAgt>
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>DIBIGTG0</BICFI>
                    </FinInstnId>
                </InstdAgt>
                <Dbtr>
                    <Nm>Pedro</Nm>
                    <PstlAdr>
                        <AdrLine>Barrio Los Laureles Oe9553</AdrLine>
                    </PstlAdr>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>5667300900</Id>
                        </Othr>5667300900</Id>
                </DbtrAcct>
                <DbtrAgt>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </DbtrAgt>
                <CdtrAgt>
                    <FinInstnId>
                        <BICFI>DIBIGTG0</BICFI>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Paul</Nm>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <Othr>
                            <Id>435234523452345</Id>
                        </Othr>435234523452345 </Id>
                </CdtrAcct>
                <RmtInf>
                    <Ustrd>Additional details</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </FIToFICstmrCdtTrf>
    </Document>
  </Body>
</DataPDU>
```

3.2. Financial Institution Payments (pacs.009.001.09)

The Financial Institution Payments use the pacs.009.001.09 to send the payment for being processed in the RTGS system. With the Financial Institutions Payments, the participants can send these types of payments:

For all participants:

- **Financial Institution Transfer (FIT):** It is used to transfer funds from the Debtor Participant to a Creditor Participant, this transaction is a credit.

- **Net Settlement Instruction (NSI):** Selected participant and the Central Bank can generate NSI to settle multilateral values that can be a result of a clearing session of an external system

For the Central bank only:

- **Own Account Transfer (OAT):** This Transaction is used by the Central Bank and its branches to transfer funds between its own accounts.

- **Participant Transaction (PT):** This transaction is used by the Central Bank to generate a credit from the Debtor Participant to the Creditor Participant.

- **Participant Credit (PC):** This transaction is used by the Central Bank to generate a credit from the Central Bank to the Creditor Participant.

- **Participant Debit (PD):** This transaction is used by the Central Bank to generate a debit from the Debtor Participant to the Central Bank

Flow

- A Financial Institution Payment (pacs.009) is sent to the RTGS

- The notification will be pacs.002 if the message was rejected/cancelled or camt.054 if the transaction was successfully posted to the accounts.
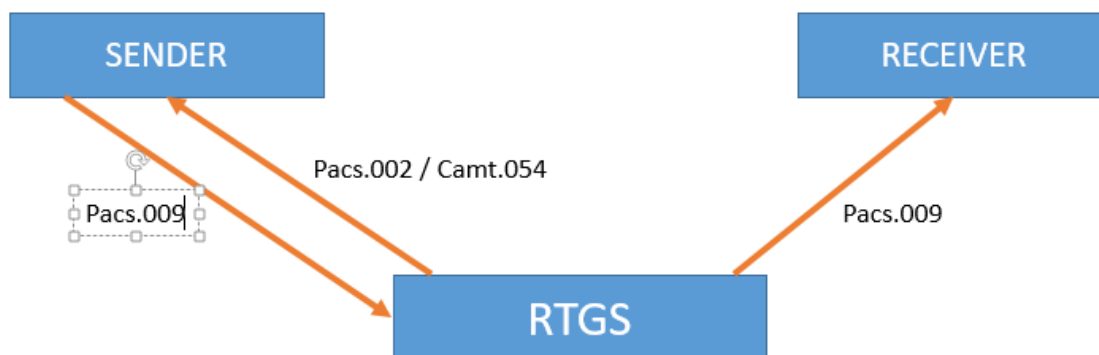
Structure

ELEMENT XML	PACS.009
RequestPayload	*Message Root*

PACS.009 – APP HEADER				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
AppHdr				Header Root
AppHdr --Fr ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c] [	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
AppHdr --To ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
AppHdr --BizMsgIdr	35x	[1..1]	M	Identification of the Message. Oneness is verified.
AppHdr --MsgDefIdr	Max35Text	[1..1]	M	Contains the MessageIdentifier that defines the BusinessMessage
AppHdr --BizSvc	Max35Text	[0..1]	M	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged. ⇨ **FIT, PT: RTGSFIToFICredit** ⇨ **PC: RTGSParticipantCredit** ⇨ **PD: RTGSParticipantDebit** ⇨ **NSI: RTGSNetSettlement**
AppHdr --CreDt	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema.
AppHdr --Sgntr ---- XMLSgntrs		[1..1]	M	The XML signatures applied to the BusinessMessage

ELEMENT XML	PACS.009
Document	*Message Root*

-- FICdtTrf	

PACS.009 – GROUP HEADER				
Element XML	**Format**	**Multiplicity**	**State**	**Description**

GrpHdr
--MsgId
	35x	[1..1]	M	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. The instructing party must make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
				Unique identification of the message. The following format may be used BBBBAAMMDDSSSSSSSSSSSS format is used, where:
				    ▪ **BBBB** first 4 characters of the BIC code
				    ▪ **AAMMDD:** Date
				    ▪ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.

GrpHdr
--CreDtTm
	ISODateTime	[1..1]	M	Date and time at which the payment was created by the participant.
				    ▪ Format YYYY-MM-DDThh: mm: ss
				    ▪ Validated by the XML schema.

GrpHdr --NbOfTxs	15n	[1..1]	M	Number of transactions in the payment, it should be 1 unless the payment is a Net Settlement Instruction

GrpHdr
--TtlIntrBkSttlmAmt
	18d&3!a	[0..1]	M	Currency and total message amount in the following format: `<TtlIntrBkSttlmAmt Ccy="JMD">5.00 </TtlIntrBkSttlmAmt>`
				    ▪ The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits.
				    ▪ The currency must be a currency held in RTGS ("JMD" for example)
				    ▪ The amount must be greater than zero.
				    ▪ The amount must be equal to the sum of the individual transactions within the file.

GrpHdr
--IntrBkSttlmDt
	ISODate	[0..1]	M	Effective date of payment. Date on which the payment will be cleared and settled.
				    ▪ Format YYYY-MM-DD
				    ▪ The date must be valid

GrpHdr --SttlmInf ----SttlmMtd	4!a	[1..1]	M	Settlement method ▪ The value must be: **CLRG**.
GrpHdr -- InstgAgt ---- FinInstnId	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent

Element XML	Format	Multiplicity	State	Description
------ BICFI				The use of the format for BIC or SWIFT codes is validated: ISO 9362. Minimum length: 8 characters. Maximum length: 11 characters.
GrpHdr -- InstdAgt ---- FinInstnId ------ BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent The use of the format for BIC or SWIFT codes is validated: ISO 9362. Minimum length: 8 characters. Maximum length: 11 characters.

PACS.009 INFORMATION OF THE TRANSACTION				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
CdtTrfTxInf	-	[1..1]	M	This element represents the credit or debit transaction
CdtTrfTxInf --PmtId ----InstrId	35x	[0..1]	O	Identification of the instruction. Minimum length: 1 character. Sequential option that financial institutions can use to define the channel or service through which the transaction originated.
CdtTrfTxInf --PmtId ----EndToEndId	35x	[1..1]	M	Identification from beginning to end. Identification generated by the payment issuer to identify the transaction from beginning to end. Minimum length: 1 character. Sequential agent that can be used between the financial institution that originates the transaction and the recipient to facilitate communication.
CdtTrfTxInf --PmtId ----TxId	35x	[1..1]	M	Identification of the transaction. Unique identification, as assigned by the first instructing agent, to unambiguously identify thetransaction that is passed on, unchanged, throughout the entire interbank chain Minimum length: 1 character. The information is maintained for validation of 1-day duplicates. The transaction identification can be used for reconciliation, tracking or to link tasks relating tothe transaction on the interbank levelOneness is verified. The instructing agent must make sure that the transaction identification is unique for a pre-agreed period. For example:

				Sequential mandatory that may comply with the following format: First 8 characters for the BIC code + 14 characters for the sequential. For example: CBGIJMGG00000000000001 The Sequence may be restarted every year
CdtTrfTxInf --PmtTpInf ----InstrPrty	CodeSet	[0..1]	M	Defines de priority of the transaction: it can be HIGH or NORM. (Used to define payment stream please see Annex F - Special Characteristics v1.00).
CdtTrfTxInf --PmtTpInf ----SvcLvl ------Prtry	4!a	[1..1]	M	Service level code. Information on transaction type code and priority (based on TTC configurations) like this: TTC=1702,PRI=12 If PRI is not set, the payment will be processed with the default priority defined by the TTC

CdtTrfTxInf
--PmtTpInf
---- LclInstrm
------Prtry
	35x	[1..1]	O	Local instrument Information on the type of payment.
				    FIT: RTGSFIToFICredit
				    OAT: RTGSOwnAccTtransfer
				    PT: RTGSParticipantTransfer
				    PC: RTGSParticipantCredit
				    PD: RTGSParticipantDebit
				    NSI: RTGSNetSettlement

CdtTrfTxInf --PmtTpInf ---- CtgyPurp ------Cd	4!a	[1..1]	O	Purpose Category Code. Information on the type of payment. Specifies the high-level purpose of the instruction based on a set of pre-defined categories. The value must match the external codes of type "Purpose Category Code" from ISO 20022.

CdtTrfTxInf
--IntrBkSttlmAmt
	18d&3!a	[1..1]	M	Currency and item amount in the following format:
				`<IntrBkSttlmAmt Ccy="JMD">5.00`
				`</IntrBkSttlmAmt>`
				    The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits.
				    The currency must be a currency held in RTGS ("JMD" for example).
				    The amount must be greater than zero.

CdtTrfTxInf --SttlmTmReq ----FrTm	ISOTime	[0..1]	O	Provides information on the requested settlement time(s) of the payment instruction. FrTm -Time as from when the payment may be settled

CdtTrfTxInf
--Dbtr
----FinInstnId
------BICFI
	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that originates the payment. Debtor Agent.
				    The use of the format for BIC or SWIFT codes is validated: ISO 9362.
				    Minimum length: 8 characters.
				Maximum length: 11 characters.

CdtTrfTxInf --DbtrAcct ----Id ------Othr --------Id	34x	[1..1]	O	Customer account number that sends the payment. Debtor account number. 🖮 Minimum length: 1 character. This field is numeric.

CdtTrfTxInf
--Cdtr
----FinInstnId
------BICFI
	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment. Creditor Agent.
				   🖮 The use of the format for BIC or SWIFT codes is validated: ISO 9362.
				   🖮 Minimum length: 8 characters.
				Maximum length: 11 characters.

CdtTrfTxInf --CdtrAcct ----Id ------Othr --------Id	34x	[1..1]	M	Account number of the customer who receives the payment. Creditor account number. 🖮 Minimum length: 1 character. This field is numeric.
CdtTrfTxInf --RmtInf ----Ustrd	140x	[0..*]	O	Additional Information. 🖮 Minimum length: 1 character.

3.2.1. Example of pacs.009 message

```xml
<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0">
    <Revision>2.0.7</Revision>
    <Header>
        <Message>
            <SenderReference>AGRO202111179000030001</SenderReference>
            <MessageIdentifier>pacs.009.001.09</MessageIdentifier>
            <Format>AnyXML</Format>
            <Sender>
                <BIC12>AGROGTG0AXXX</BIC12>
                <FullName>
                    <X1>AGROGTG0XXX</X1>
                </FullName>
            </Sender>
            <Receiver>
                <BIC12>ZYAAGTG0AXXX</BIC12>
                <FullName>
                    <X1>ZYAAGTG0XXX</X1>
                </FullName>
            </Receiver>
            <InterfaceInfo>
                <UserReference>AGRO202111179000030001</UserReference>
            </InterfaceInfo>
            <NetworkInfo>
                <Priority>Normal</Priority>
                <Network>Application</Network>
            </NetworkInfo>
        </Message>
    </Header>
    <Body>
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
```

```xml
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>AGROGTG0</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>ZYAAGTG0</BICFI>
                </FinInstnId>
            </FIId>
        </To>
        <BizMsgIdr>AGRO20211179000030001</BizMsgIdr>
        <MsgDefIdr>pacs.009.001.09</MsgDefIdr>
        <BizSvc>mont.rtgs.fitofi.01</BizSvc>
        <CreDt>2021-11-17T00:05:41Z</CreDt>
        <Sgntr>
            <XMLSgntrs xmlns="http://www.w3.org/2000/09/xmldsig#"> --USER-
SIGNATURE-- </XMLSgntrs>
        </Sgntr>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.09">
        <FICdtTrf>
            <GrpHdr>
                <MsgId>AGRO20211179000030001</MsgId>
                <CreDtTm>2021-11-17T00:05:41-05:00</CreDtTm>
                <NbOfTxs>1</NbOfTxs>
                <TtlIntrBkSttlmAmt Ccy="GTQ">11.00</TtlIntrBkSttlmAmt>
                <IntrBkSttlmDt>2021-11-12</IntrBkSttlmDt>
                <SttlmInf>
                    <SttlmMtd>CLRG</SttlmMtd>
                    <ClrSys>
                        <Cd>RTG</Cd>
                    </ClrSys>
                </SttlmInf>
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </InstgAgt>
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>CITIGTG0</BICFI>
                    </FinInstnId>
                </InstdAgt>
            </GrpHdr>
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>9990006666</InstrId>
                    <EndToEndId>9990006666</EndToEndId>
                    <TxId>9990006666</TxId>
                    <UETR>24b2a522-7c1b-407e-a6f7-4b9dadbbe826</UETR>
                </PmtId>
                <PmtTpInf>
                    <InstrPrty>HIGH</InstrPrty>
```

```xml
                    <SvcLvl>
                        <Prtry>TTC=1202</Prtry>
                    </SvcLvl>
                    <LclInstrm>
                        <Prtry>RTGSFIToFICredit</Prtry>
                    </LclInstrm>
                    <CtgyPurp>
                        <Cd>NORM</Cd>
                    </CtgyPurp>
                </PmtTpInf>
                <IntrBkSttlmAmt Ccy="GTQ">11.00</IntrBkSttlmAmt>
                <IntrBkSttlmDt>2021-11-12</IntrBkSttlmDt>
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </InstgAgt>
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>CITIGTG0</BICFI>
                    </FinInstnId>
                </InstdAgt>
                <Dbtr>
                    <FinInstnId>
                        <BICFI>AGROGTG0</BICFI>
                    </FinInstnId>
                </Dbtr>
                <Cdtr>
                    <FinInstnId>
                        <BICFI>CITIGTG0</BICFI>
                    </FinInstnId>
                </Cdtr>
            </CdtTrfTxInf>
        </FICdtTrf>
    </Document>
  </Body>
</DataPDU>
```

3.3. Free Format Message (admi.004.001.02)

The free format Message is used to send informative messages to participants using the RTGS system.

Flow

Participants can send an admi.004 which will be delivered to the receiving party.

Structure

ELEMENT XML	ADMI.004
RequestPayload	*Message Root*

Element XML	Format	Multiplicity	State	Description
AppHdr				Header Root
AppHdr --Fr ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent ⟹ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⟹ Minimum length: 8 characters. ⟹ Maximum length: 11 characters.
AppHdr --To ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent ⟹ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⟹ Minimum length: 8 characters. ⟹ Maximum length: 11 characters.
AppHdr --BizMsgIdr	35x	[1..1]	M	Identification of the Message. ⟹ Oneness is verified.
AppHdr --MsgDefIdr	Max35Text	[1..1]	M	Contains the MessageIdentifier that defines the BusinessMessage
AppHdr --BizSvc	Max35Text	[0..1]	M	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged ⟹ **RTGS**
AppHdr --CreDt	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⟹ Format YYYY-MM-DDThh: mm: ss ⟹ Validated by the XML schema.
AppHdr --Sgntr ---- XMLSgntrs		[1..1]	M	The XML signatures applied to the BusinessMessage

Element XML	ADMI.004
Document -- SysEvtNtfctn	*Message Root*

ADMI.004 – Message				
Element XML	Format	Multiplicity	State	Description
EvtInf --EvtCd	4x	[1..1]	M	Event Code used to specify an event that occurred in a system. ⟹ **NARR** for free form messages sent by participants**.**

EvtInf
--EvtDesc
	1000x	[1..1]	M	Free text used to describe:
				   🖱 an event which occurred in a system (RTGS notifications)
				   🖱 any narrative described by the sender.

EvtInf
--EvtTm
	ISODateTime	[1..1]	M	Date and time at which:
				   🖱 the event occurred (RTGS notifications)
				   🖱 the message was created by the sender

3.4. Confirmation of Credit or Debit (camt.054.001.08)

The camt.054.001.04 is sent to the participants after the settlement of a transaction, this requires an activation from the participant configuration to be available for the RTGS to provide these messages.

Flow

Camt.054 are sent after the settlement of a transaction

Structure

ELEMENT XML	CAMT.054
RequestPayload	*Message Root*

CAMT.054 – APP HEADER				
Element XML	Format	Multiplicity	State	Description
AppHdr				Header Root

AppHdr
--Fr
----FIId
------FinInstnId
--------BICFI
	4!a2!a2!c[3!c][	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent
				   🖱 The use of the format for BIC or SWIFT codes is validated: ISO 9362.
				   🖱 Minimum length: 8 characters.
				   🖱 Maximum length: 11 characters.

AppHdr
--To
----FIId
------FinInstnId
--------BICFI
	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent
				   🖱 The use of the format for BIC or SWIFT codes is validated: ISO 9362.
				   🖱 Minimum length: 8 characters.
				   🖱 Maximum length: 11 characters.

AppHdr --BizMsgIdr	35x	[1..1]	M	Identification of the Message. Oneness is verified.

AppHdr --MsgDefIdr	Max35Text	[1..1]	M	Contains the MessageIdentifier that defines the BusinessMessage
AppHdr --BizSvc	Max35Text	[0..1]	M	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged ⇨ **RTGS**
AppHdr --CreDt	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema.

Element XML	CAMT.054
Document -- BkToCstmrDbtCdtNtfctn	*Message Root*

CAMT.054 – GROUP HEADER				
Element XML	**Format**	**Multiplicity**	**Status**	**Description**
GrpHdr --MsgId	35x	[1..1]	M	Unique identification of the message. The following format can be use BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇨ **BBBB** first 4 characters of the BIC code ⇨ **AAMMDD:** Date ⇨ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.
GrpHdr --CreDtTm	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema

CAMT.054 – CONFIRMATION INFORMATION				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
Ntfctn --Id	35x	[1..1]	M	Identification, Same as GrpHdr --MgsId
Ntfctn --CreDtTm	ISODateTime	[1..1]	M	Creation Date Time, Same as GrpHdr --CreDtTm
Ntfctn --Acct ----Id ------Othr	34x	[1..1]	M	Identification of the Account, Account Number

--------Id				
Ntfctn --Ntry ----Amt	18d&3!a	[1..1]	M	Currency and total message amount in the following format: `<Amt Ccy="JMD">5.00</Amt>` ⇾ The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits. ⇾ The currency must be a currency held in the RTGS ("JMD" for example) ⇾ The amount must be greater than zero. The amount must be equal to the sum of the individual transactions within the file.
Ntfctn --Ntry ----CdtDbtInd	Code	[1..1]	M	Credit or Debit indicator: **CRDT,DBIT**
Ntfctn --Ntry ----Sts	Code	[1..1	M	Status of the Entry, it can be: **BOOK, PDNG, INFO**
Ntfctn --Ntry ----ValDt ------DtTm	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇾ Format YYYY-MM-DDThh: mm: ss ⇾ Validated by the XML schema
Ntfctn --Ntry ----BkTxCd ------Prtry --------Cd	35x	[1..1]	M	Bank Transaction Code, set to **0001** by default for all RTGS transactions.
Ntfctn --Ntry ----NtryDtls ------TxDtls --------Refs ----------EndToEndId	35x	[1..1]	M	Identification from beginning to end of the transaction. Identification generated by the payment issuer to identify the transaction from beginning to end. ⇾ Minimum length: 1 character. Sequential agent that can be used between the financial institution that originates the transaction and the recipient to facilitate communication.
Ntfctn --Ntry ----NtryDtls ------TxDtls --------Refs ----------TxId	35x	[1..1]	M	Identification of the transaction. Unique identification, as assigned by the first instructing agent, to unambiguously identify thetransaction that is passed on, unchanged, throughout the entire interbank chain ⇾ Minimum length: 1 character. ⇾ The information is maintained for validation of 1-day duplicates. The transaction identification can be used for reconciliation, tracking or to link tasks relating tothe transaction on the interbank levelOneness is verified. The instructing agent must make sure that the

				transaction identification is unique for a pre-agreed period. For example:
				⇨ Sequential mandatory that may comply with the following format: First 8 characters for the BIC code + 14 characters for the sequential. For example: CBGIJMGG00000000000001 ⇨ The Sequence may be restarted every year
Ntfctn --Ntry ----NtryDtls ------TxDtls --------Amt	18d&3!a	[1..1]	M	Currency and amount of the transaction in the following format: `<Amt Ccy="JMD">5.00</Amt>` ⇨ The amount is supported up to 15 digits for the whole part, one decimal point (".") And 2 fraction digits. ⇨ The currency must be a currency held in the RTGS ("JMD" for example) ⇨ The amount must be greater than zero.
Ntfctn --Ntry ----NtryDtls ------TxDtls --------CdtDbtInd	Code	[1..1]	M	Credit or Debit indicator: **CRDT, DBIT**
Ntfctn --Ntry ----NtryDtls ------TxDtls --------Purp ----------Prtry	35x	[1..1]	M	Purpose code of the transaction

3.5. Payment Status Report (pacs.002.001.11)

The Payment Status Report from Financial Institution to Financial Institution is sent by the RTGS in response to a message sent by a Participant. It is used to inform the Participant about the positive or negative status of the instructions sent in a message.

Structure

ELEMENT XML	PACS.002
RequestPayload	*Message Root*

PACS.002 – APP HEADER				
Element XML	Format	Multiplicity	State	Description

AppHdr				Header Root
AppHdr --Fr ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c] [	[0..1]	M	BIC code of the financial institution that sends the payment instruction. Instructor Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
AppHdr --To ----FIId ------FinInstnId --------BICFI	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that receives the payment instruction. Instructed Agent ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
AppHdr --BizMsgIdr	35x	[1..1]	M	Identification of the Message. ⇨ Oneness is verified.
AppHdr --MsgDefIdr	Max35Text	[1..1]	M	Contains the MessageIdentifier that defines the Business Message: pacs.002.001.11
AppHdr --BizSvc	Max35Text	[0..1]	M	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged ⇨ **RTGS**
AppHdr --CreDt	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema.

Element XML	Pacs.002
Document -- FIToFIPmtStsRpt	*Message Root*

PACS.002 – GROUP Header				
Element XML	Format	Multiplicity	Status	Description
GrpHdr --MsgId	35x	[1..1]	M	Unique identification of the message. The following format can be use BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇨ **BBBB** first 4 characters of the BIC code ⇨ **AAMMDD:** Date ⇨ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.

GrpHdr
--CreDtTm
	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant.
				  ⇨ Format YYYY-MM-DDThh: mm: ss
				  ⇨ Validated by the XML schema

PACS.002 – INFORMATION OF THE STATUS OF THE ORIGINAL GROUP				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
OrgnlGrpInfAndSts --OrgnlMsgId	35x	[1..1]	M	Identification of the original message.
OrgnlGrpInfAndSts --OrgnlMsgNmId	35x	[1..1]	M	Identification of the ISO 20022 scheme name of the original message. ⇨ The value can be for example: **pacs.009.001.09**

OrgnlGrpInfAndSts
--GrpSts
	4!a	[0..1]	O	Status code of the original message.
				  ⇨ The values can be:
				    o **ACSC:** Settled
				    o **RJCT:** Rejected
				    o **PNDG:** Pending

OrgnlGrpInfAndSts --StsRsnInf ----Rsn ------Prtry	4!a	[1..1]	O	Code of the status of the original transaction

PACS.002 – INFORMATION AND STATUS OF THE TRANSACTION				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
TxInfAndSts	-	[0..*]	O	Information concerning the original transactions, to which the status report message refers. It contains the elements described below. The element and its content are optional and can be repeated several times.
TxInfAndSts --OrgnlTxRef ----IntrBkSttlmAmt	18d&3!a	[0..1]	M	Currency and amount of the original item in the following format: <IntrBkSttlmAmt Ccy="JMD">5.00</IntrBkSttlmAmt>
TxInfAndSts --OrgnlTxRef ----PmtTpInf ------LclInstrm --------Prtry	35x	[1..1]	O	Local instrument of the original item.
TxInfAndSts --Dbtr	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that originated the payment instruction. Instructed Agent

----Id ------OrgId -------AnyBIC				⇥ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇥ Minimum length: 8 characters. ⇥ Maximum length: 11 characters.
TxInfAndSts --Cdtr ----Id ------OrgId -------AnyBIC	4!a2!a2!c[3!c]	[0..1]	M	BIC code of the financial institution that received the payment instruction. Instructed Agent ⇥ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇥ Minimum length: 8 characters. Maximum length: 11 characters.

3.6. Statement Message (camt.053.001.08)

The Statement Message is generated by the RTGS at the End of Day, which is the summary of all transactions performed during the business day.

Flow

Confirmation of Credit or Debit are outputs of the RTGS as a result of a settlement

Structure

ELEMENT XML	CAMT.053
Document -- BkToCstmrStmt	*Message Root*

CAMT.053 – GROUP HEADER				
Element XML	Format	Multiplicity	State	Description
GrpHdr				Header Root
GrpHdr --MsgId	35x	[1..1]	M	Unique identification of the message. The following format can be use BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇥ **BBBB** first 4 characters of the BIC code ⇥ **AAMMDD:** Date ⇥ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.
GrpHdr --CreDtTm	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇥ Format YYYY-MM-DDThh: mm: ss ⇥ Validated by the XML schema
GrpHdr	5n	[1..1]	M	Page Number

Element XML	Format	Multiplicity	State	Description
--MsgPgntn ----PgNb				
GrpHdr --MsgPgntn ----LastPgNb	True / False	[1..1]	M	Indicate if it is last page

CAMT.053– STATEMENT INFORMATION				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
Stmt				Header Root. Reports on booked entries and balances for an account.
Stmt --Id	35x	[0..1]	O	Identification of the instruction. ⇨ Minimum length: 1 character.
Stmt --StmtPgntn ----PgNb ----LastPgInd	5n	[1..1]	M	Page Number
	True / False	[1..1]	M	Indicate if it is last page
Stmt --ElctrncSeqNb	5n	[1..1]	M	Page Number
Stmt -- CreDtTm	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema
Stmt --Acct ----Id ------Othr --------Id	34x	[1..1]	M	Identification of the Account, Account Number
Stmt --Acct ----Ccy	Code	[0..1]	M	Identification of the currency in which the account is held (ISO 4217).
Stmt --Bal		[1..*]	M	Set of elements used to define the balance as a numerical representation of the netincreases and decreases in an account at a specific point in time
Stmt --Bal ----Tp ------CdOrPrtry --------Cd	Code	[1..1]	M	Code of the Balance Type: ⇨ **OPBD** for opening balance of the business day. ⇨ **CLBD** for closing balance of the business day.

Stmt --Bal --Amt	18d&3!a	[0..1]	M	Amount of money of the cash balance (currency in ISO 4217): `<Amt Ccy="JMD">5.00</Amt>`
Stmt --Bal ---CdtDbtInd	Code	[1..1]	M	Indicates if the balance is credit or debit: 🖘 **CRDT** 🖘 **DBIT**
Stmt --Bal ---Dt ----DtTm	ISODateTime	[1..1]	M	Indicates the date (and time) of the balance.
Stmt --Ntry		[0..*]	O	Specify an entry in the statement (transactions).
Stmt --Ntry ---Amt		[1..1]	M	Amount of money in the cash entry
Stmt --Ntry ---Sts	Code	[1..1]	M	Status of the payment, value should be BOOK
Stmt --Ntry ---ValDt -----Dt	ISODate	[1..1]	M	Business Date at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. 🖘 Format YYYY-MM-DD 🖘 Validated by the XML schema
Stmt --Ntry ---BkTxCd ----Prtry ------Cd	35x	[1..1]	M	Property code that identifies the transaction type.
Stmt --Ntry ---NtryDtls ----TxDtls -----Refs -------EndToEndId	35x	[1..1]	M	Identification from beginning to end. Identification generated by the payment issuer to identify the transaction from beginning to end. 🖘 Minimum length: 1 character. 🖘 Sequential agent that can be used between the financial institution that originates the transaction and the recipient to facilitate communication.
Stmt --Ntry ---NtryDtls ----TxDtls -----Refs	35x	[1..1]	M	Identification of the transaction. Unique identification, as assigned by the first instructing agent, to unambiguously identify thetransaction that is passed on, unchanged, throughout the entire interbank chain

-------TxId				🖮 Minimum length: 1 character. 🖮 The information is maintained for validation of 1-day duplicates. The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level Oneness is verified. The instructing agent must make sure that the transaction identification is unique for a pre-agreed period. For example: 🖮 Sequential mandatory that may comply with the following format: First 8 characters for the BIC code + 14 characters for the sequential. For example: CBGIJMGG00000000000001 The Sequence may be restarted every year
Stmt --Ntry ---NtryDtls ----TxDtls ------Amt	18d&3!a	[0..1]	M	Amount of money in the original transaction: `<Amt Ccy="JMD">5.00</Amt>`
Stmt --Ntry ---NtryDtls ----TxDtls ------CdtDbtInd	Code	[1..1]	M	Indicates if the balance is credit or debit: The values can be **CRDT, DBIT**

3.7. Get Reservation Message (camt.046.001.05)

The Get Reservation Message is used to submit a reserve enquiry to the RTGS from an institution.

Flow

🖮 An institution sends a Get Reservation Message (camt.046.001.05) to the RTGS

🖮 The RTGS will respond with a Return Reservation Message (camt.047.001.06)

Structure

ELEMENT XML	CAMT.046
Document -- GetRsvatn	*Message Root*

CAMT.046 – MESSAGE HEADER				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
MsgHdr				Header Root
MsgHdr --MsgId	35x	[1..1]	M	Unique identification of the message. The following format can be use BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇨ **BBBB** first 4 characters of the BIC code ⇨ **AAMMDD:** Date ⇨ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.
MsgHdr --CreDtTm	ISODateTime	[0..1]	M	Date and time at which the batch was created by the participant. ⇨ Format YYYY-MM-DDThh: mm: ss ⇨ Validated by the XML schema
MsgHdr --ReqTp ----Prtry ------ Id	35x	[1..1]	M	Currency Code
MsgHdr --ReqTp ----Prtry ------ SchmeNm	35x	[1..1]	M	TTC (Transaction Type Code value that is linked to the reserve)

CAMT.046– RESERVATION QUERY DEFINITION				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
RsvatnQryDef				Reservation Query Root
RsvatnQryDef --RsvatnCrit ---NewCrit ----SchCrit		[1..*]	O	Specify an entry that defines the criteria (the participant) to extract the reservation information.
RsvatnQryDef --RsvatnCrit ---NewCrit ----SchCrit -----AcctOwnr -------FinInstnId ---------BICFI	4!a2!a2!c[3!c]	[1..1]	M	BIC code of the financial institution which reserve is being queried. ⇨ The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.

3.8. Return Reservation Message (camt.047.001.06)

This message is used to pass the sender the feedback to the Get Reservation Message. It will contain the reserve information queried on the original message camt.046.

Flow

⇌ The RTGS responds the Get Reservation Message (camt.046.001.05) with a Return Reservation Message (camt.047.001.06) which holds the reserve information queried.

Structure

ELEMENT XML	CAMT.047
Document -- RtrRsvatn	*Message Root*

CAMT.047 – MESSAGE HEADER				
Element XML	Format	Multiplicity	State	Description
MsgHdr				Header Root
MsgHdr --MsgId	35x	[1..1]	M	Unique identification of the message. The following format can be use BBBBAAMMDDSSSSSSSSSSSS format is used, where: ⇌ **BBBB** first 4 characters of the BIC code ⇌ **AAMMDD:** Date ⇌ **SSSSSSSSSSSS:** Sequence of 12 numeric characters.
MsgHdr --CreDtTm	ISODateTime	[1..1]	M	Date and time at which the batch was created by the participant. ⇌ Format YYYY-MM-DDThh: mm: ss ⇌ Validated by the XML schema
MsgHdr --ReqTp ----Prtry ------ Id	35x	[1..1]	M	Currency Code
MsgHdr --ReqTp ----Prtry ------ SchmeNm	35x	[1..1]	M	TTC (Transaction Type Code value that is linked to the reserve)
MsgHdr -- OrgnlBizQry ----MsgId	35x	[1..1]	M	Unique identification of the original query message (MsgId of the Get Reservation Message camt.046)

CAMT.047– REPORT OR ERROR				
Element XML	**Format**	**Multiplicity**	**State**	**Description**
RptOrErr				Reports on reservations
RptOrErr --BizRpt ---DfltRsvatn		[1..*]	O	Specify an entry that defines the report of the reservation (the reservation information queried)
RptOrErr --BizRpt ---DfltRsvatn ---- RsvatnId ------ Tp ------- Prtry	35x	[1..1]	M	Nature of the reservation. Normally the code of the Sender of this enquiry Message (ACH)
RptOrErr --BizRpt ---DfltRsvatn ----RsvatnId -----AcctOwnr -------FinInstnId ---------BICFI	4!a2!a2!c[3!c]	[1..1]	M	BIC code of the financial institution which reserve information is being reported. The use of the format for BIC or SWIFT codes is validated: ISO 9362. ⇨ Minimum length: 8 characters. ⇨ Maximum length: 11 characters.
RptOrErr --BizRpt ---DfltRsvatn ----RsvatnOrErr ----- Rsvatn ------- Amt -------- AmtWthCcy	18d&3!a	[1..1]	M	Currency and reserve amount of the participant in the following format: `<AmtWthCcy Ccy="JMD">1500.00 </AmtWthCcy>` ⇨ The amount is supported up to 15 digits for the whole part, one decimal point (".") and 2 fraction digits. ⇨ The currency must be a currency held in RTGS ("JMD" for example).
RptOrErr --BizRpt ---DfltRsvatn ----RsvatnOrErr ----- Rsvatn ------- StartDtTm	ISODate	[0..1]	M	Business date from RTGS expressed in the YYYY-MM-DD format
RptOrErr --BizRpt ---DfltRsvatn ----RsvatnOrErr -----BizErr ------- Err -------- Prtry	35x	[1..1]	O	Reason the requested business information is not given: code of the error.
RptOrErr --BizRpt ---DfltRsvatn ----RsvatnOrErr	140x	[0..1]	O	Specification of the error in free format.

----- BizErr ------- Desc				
RptOrErr -- OprlErr ---Err ----Prtry	35x	[1..1]	O	Indicates that an operational error has been issued during the processing of the related request: code of the operational error.
RptOrErr -- OprlErr ----Desc	140x	[1..1]	O	Specification of the error in free format.