

Opisi standardnih formata poruka u okviru iBank sistema

1. Cilj

Namera ovog dokumenta je da opiše formate poruka koje se razmenjuju u okviru iBank sistema. Sadrži sledeće opise

- Struktura XML naloga za prenos u platnom prometu (zahtev i odgovor)
- Struktura XML dnevnih naloga u platnom prometu
- Struktura XML stanja u platnom prometu
- Struktura XML liste izvoda u platnom prometu
- Struktura XML posledjeg izvoda u platnom prometu
- Struktura XML izvoda po broju u platnom prometu
- Primeri XML zahteva

2. Ciljna grupa

Svi korisnici iBank sistema.

3. Struktura XML naloga u platnom prometu

Zahtev za izvršenje naloga za prenos može sadržati više naloga za prenos pri čemu izvršenje pojedinačnih naloga nije međusobno uslovljeno.

3.1. Opis strukture XML naloga za prenos u platnom prometu

- /pmtorderrq** (minoccurs = 1; maxoccurs = 1) agregat
Root element zahteva za izvršenje instrumenta u platnom prometu (payment order request). Sadrži najmanje jedan instrument platnog prometa.
- /pmtorderrq/pmtorder** (minoccurs = 1; maxoccurs = unbounded) agregat
Nalog za prenos sredstava u platnom prometu (payment order). Sadrži sve informacije predviđene uputstvom NBJ o instrumentima u platnom prometu.
- /pmtorderrq/ pmtorder/ companyinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o nalogodavcu.
- ../companyinfo/name** (minoccurs = 1; maxoccurs = 1)
Naziv nalogodavca.
- ../companyinfo/city** (minoccurs = 1; maxoccurs = 1)
Sediste nalogodavca.
- /pmtorderrq/ pmtorder/ accountinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu nalogodavca koji se zadužuje ovim nalogom za prenos.
- ../accountinfo/acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa nalogodavca u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- ../accountinfo/bankid** (minoccurs = 1; maxoccurs = 1)
Jedinstvena oznaka banke kod koje se vodi račun nalogodavca (vodeće tri cifre računa).
- ../accountinfo/bankname** (minoccurs = 1; maxoccurs = 1)
Naziv banke kod koje se vodi račun nalogodavca.
- /pmtorderrq/ pmtorder/ payee companyinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o poveriocu.
- ../payee companyinfo/name** (minoccurs = 1; maxoccurs = 1)
Naziv poverioca.
- ../payee companyinfo/city** (minoccurs = 1; maxoccurs = 1)
Sedište poverioca.
- /pmtorderrq/ pmtorder/ payee accountinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu poverioca koji se odobrava ovim nalogom za prenos.
- ../payee accountinfo/acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa poverioca u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- ../payee accountinfo/bankid** (minoccurs = 1; maxoccurs = 1)
Jedinstvena oznaka banke kod koje se vodi račun poverioca (vodeće tri cifre računa).
- ../payee accountinfo/bankname** (minoccurs = 1; maxoccurs = 1)

Naziv banke kod koje se vodi račun poverioca.

/pmtorder/rq/ pmtorder/trnuid (minoccurs = 1; maxoccurs = 1)
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Jedinstveni identifikator transakcije (instrumenta) u evidenciji nalagodavca (transaction unique identifier).

/pmtorder/rq/ pmtorder/dtdue (minoccurs = 1; maxoccurs = 1)

Datum valute u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/pmtorder/rq/ pmtorder/trnamt (minoccurs = 1; maxoccurs = 1)

Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.

/pmtorder/rq/ pmtorder/trnplace (minoccurs = 1; maxoccurs = 1)

Mesto izvršenja transakcije ("online" - za transakcije upućene preko servisa elektronskog bankarstva)

/pmtorder/rq/ pmtorder/purpose (minoccurs = 1; maxoccurs = 1)

Svrha plaćanja (purpose). Opis svrhe plaćanja.

/pmtorder/rq/ pmtorder/purposecode (minoccurs = 1; maxoccurs = 1)

Sifra placanja (purpose code), trocifrena prema sifarniku NBJ.

/pmtorder/rq/ pmtorder/curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute. Za platni promet u zemlji uvek je DIN.

/pmtorder/rq/ pmtorder/refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj zaduzenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorder/rq/ pmtorder/refnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj zaduzenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorder/rq/ pmtorder/payerefmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj odobrenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorder/rq/ pmtorder/payerefnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj odobrenja. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/pmtorder/rq/ pmtorder/urgency (minoccurs = 1; maxoccurs = 1)

Oznaka hitnosti. Može da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

3.2. Primer XML naloga za prenos u platnom prometu

```
<?xml version="1.0" encoding="utf-8"?>
<pmtorder/rq count="2">
  <pmtorder>
    <companyinfo>
      <name>Demo Company d.o.o.</name>
      <city>Beograd</city>
    </companyinfo>
    <accountinfo>
      <acctid>160-0000000015722-52</acctid>
      <bankid>160</bankid>
      <bankname>Delta banka A.D.</bankname>
    </accountinfo>
    <payeeccompanyinfo>
      <name>Demo firma A.D.</name>
      <city>Novi Sad</city>
    </payeeccompanyinfo>
    <payeeaccountinfo>
```

```

    <acctid>225-0000000007940-21</acctid>
    <bankid>225</bankid>
    <bankname>Nacionalna stedionica - banka a.d.</bankname>
  </payeeaccountinfo>
  <truid>20171231</truid>
  <dtdue>2002-11-26T00:00:00</dtdue>
  <trnamt>1200.50</trnamt>
  <trnplace>online</trnplace>
  <purpose>Subvencije, regresi i premije isplata,naplata,prenos i obračun po osnovu subvencija, regresa i
premijs</purpose>
  <purposecode>127</purposecode>
  <curdef>DIN</curdef>
  <refmodel/>
  <refnumber>1112121</refnumber>
  <payeerefmodel/>
  <payeerefnumber>10</payeerefnumber>
  <urgency>ACH</urgency>
</pmtorder>
<pmtorder>
  <companyinfo>
    <name>Demo Company d.o.o.</name>
    <city>Beograd</city>
  </companyinfo>
  <accountinfo>
    <acctid>160-0000000015722-52</acctid>
    <bankid>160</bankid>
    <bankname>Delta banka A.D.</bankname>
  </accountinfo>
  <payeeccompanyinfo>
    <name>Druga dirma d.o.o</name>
    <city>Kragujevac</city>
  </payeeccompanyinfo>
  <payeeaccountinfo>
    <acctid>330-0000000001570-21</acctid>
    <bankid>330</bankid>
    <bankname>Meridian bank a.d.</bankname>
  </payeeaccountinfo>
  <truid>20171240</truid>
  <dtdue>2002-11-26T00:00:00</dtdue>
  <trnamt>23000.00</trnamt>
  <trnplace>online</trnplace>
  <purpose>Promet usluga i proizvoda</purpose>
  <purposecode>290</purposecode>
  <curdef>DIN</curdef>
  <refmodel/>
  <refnumber>221121</refnumber>
  <payeerefmodel/>
  <payeerefnumber>89291</payeerefnumber>
  <urgency>RTGS</urgency>
</pmtorder>
</pmtorderrq>

```

3.3.XML shema za validaciju naloga za prenos u platnom prometu

```

<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="acctid">
    <xs:annotation>
      <xs:documentation>Broj računa u platnom prometu u formatu 3-13-2</xs:documentation>
    </xs:annotation>
    <xs:simpleType>

```

```

        <xs:restriction base="xs:string">
            <xs:pattern value="[0-9]{3}\-[0-9]{13}\-[0-9]{2}"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="bankid" type="xs:string">
    <xs:annotation>
        <xs:documentation>Jedinstvena oznaka banke u platnom prometu</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="bankname" type="xs:string">
    <xs:annotation>
        <xs:documentation>Naziv banke</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="city">
    <xs:annotation>
        <xs:documentation>Grad</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
        <xs:restriction base="xs:string"/>
    </xs:simpleType>
</xs:element>
<xs:element name="name" type="xs:string">
    <xs:annotation>
        <xs:documentation>Ime</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="pmtorderrq">
    <xs:annotation>
        <xs:documentation>Nalog u platnom prometu</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element name="pmtorder" maxOccurs="unbounded">
                <xs:complexType>
                    <xs:all>
                        <xs:element name="companyinfo">
                            <xs:annotation>
                                <xs:documentation>Informacije o firmi</xs:documentation>
                            </xs:annotation>
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element ref="name"/>
                                    <xs:element ref="city"/>
                                </xs:sequence>
                            </xs:complexType>
                        </xs:element>
                        <xs:element name="accountinfo">
                            <xs:annotation>
                                <xs:documentation>Informacije o računu</xs:documentation>
                            </xs:annotation>
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element ref="acctid"/>
                                    <xs:element ref="bankid"/>
                                    <xs:element ref="bankname"/>
                                </xs:sequence>
                            </xs:complexType>
                        </xs:element>
                        <xs:element name="payeecompanyinfo">
                            <xs:annotation>
                                <xs:documentation>Informacije o drugoj strani </xs:documentation>
                            </xs:annotation>
                            <xs:complexType>
                                <xs:sequence>

```

```

        <xs:element ref="name"/>
        <xs:element ref="city"/>
    </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="payeeaccountinfo">
    <xs:annotation>
        <xs:documentation>Informacije o računu druge strane</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="acctid"/>
            <xs:element ref="bankid"/>
            <xs:element ref="bankname"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="trnuid" type="xs:string">
    <xs:annotation>
        <xs:documentation>ID transakcije</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="dtdue" type="xs:dateTime">
    <xs:annotation>
        <xs:documentation>Datum valute</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnamt" type="xs:decimal">
    <xs:annotation>
        <xs:documentation>Iznos transakcije</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnplace" type="xs:string">
    <xs:annotation>
        <xs:documentation>Mesto izvršenaj transakcije (kanal po kome je izvršena
transakcija)</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purpose" type="xs:string">
    <xs:annotation>
        <xs:documentation>Svrha placanja</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purposecode" type="xs:short">
    <xs:annotation>
        <xs:documentation>Sifra placanja, trocifrena prema sifarniku
NBJ</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="curdef" type="xs:string">
    <xs:annotation>
        <xs:documentation>Oznaka valute prema ISO 4217</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="refnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Poziv na broj</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="payeerefnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Poziv na broj druge strane</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="urgency">
    <xs:annotation>

```



```

        <xs:documentation>Oznaka hitnosti</xs:documentation>
      </xs:annotation>
    <xs:simpleType>
      <xs:restriction base="xs:string">
        <xs:enumeration value="INT"/>
        <xs:enumeration value="ACH"/>
        <xs:enumeration value="RTGS"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="refmodel">
    <xs:annotation>
      <xs:documentation>Model poziva na broj</xs:documentation>
    </xs:annotation>
    <xs:complexType/>
  </xs:element>
  <xs:element name="payeerefmodel">
    <xs:annotation>
      <xs:documentation>Model poziva na broj druge strane</xs:documentation>
    </xs:annotation>
    <xs:complexType/>
  </xs:element>
</xs:all>
</xs:complexType>
</xs:element>
</xs:sequence>
  <xs:attribute name="count" type="xs:positiveInteger" use="optional"/>
</xs:complexType>
</xs:element>
</xs:schema>

```

3.4. Struktura XML odgovora za nalog za prenos u platnom prometu (grupni nalog)

Dokument sadrži status u kome je nalog za prenos primljen u platni promet banke, kao i kod greske u slucaju da je odbijen od strane banke. Pored statusa naloga, dokument sadrži i broj za reklamaciju koji je nalogu dodeljen od strane platnog prometa banke.

/pmtorderrs ...

Root element odgovora banke (payment response). Sadrži u sebi listu odgovora za naloge za prenos.

/pmtorderrs/status (minoccurs = 1; maxoccurs = 1) agregat

/pmtorderrs/status/code (minoccurs = 1; maxoccurs = 1)

Status celog paketa – 0 ako je paket preuzet na obradu, ostalo znaci da paket nije uzet na obradu (razlog je opisan kodom greske)

/pmtorderrs/status/severity (minoccurs = 1; maxoccurs = 1)

Tip statusa odgovora {INFO, WARN, ERROR}.

/pmtorderrs/pmt (minoccurs = 1; maxoccurs = unbounded)

Odgovor na jedan nalog za prenos iz paketa

/pmtorderrs/pmt/pmtorderinfo (minoccurs = 1; maxoccurs = 1) agregat

Konkretni odgovor za pojedinačnu transakciju

/pmtorderrs/pmt/pmtorderinfo/status (minoccurs = 1; maxoccurs = 1) agregat

/pmtorderrs/pmt/pmtorderinfo/status/code (minoccurs = 1; maxoccurs = 1)

Kod greske vracen od strane banke, 0 – nalog je evidentiran u platnom prometu banke, ostalo greska sa podacima u nalogu

/pmtorderrs/pmt/pmtorderinfo/status/severity (minoccurs = 1; maxoccurs = 1)
 Tip statusa odgovora {INFO, WARN, ERROR}.

/pmtorderrs/pmt/pmtorderinfo/status/description (minoccurs = 1; maxoccurs = 1)
 Opis greske ili prazno ako je nalog uspesno prosledjen u platni promet banke

/pmtorderrs/pmt/pmtorderinfo/trnuid (minoccurs = 1; maxoccurs = 1)
 Guid koji odgovara guid-u zahteva

/pmtorderrs/pmt/pmtorderinfo/fitid (minoccurs = 1; maxoccurs = 1)
 Jedinstveni identifikator transakcije (broj za reklamaciju)

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus (minoccurs = 1; maxoccurs = 1) agregat

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo (minoccurs = 1; maxoccurs = 1) agregat

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo/code (minoccurs = 1; maxoccurs = 1)
 Status naloga sa kojim je primljen u platni promet banke

/pmtorderrs/pmt/pmtorderinfo/pmtorderstatus/statusinfo/timeposted (minoccurs = 1; maxoccurs = 1)
 Vreme kada je poruka prosledjena u banku

/pmtorderrs/pmt/pmtorderrq (minoccurs = 1; maxoccurs = 1) agregat
 Pojedinačan nalog za koji je dat odgovor (opis je dat u drugom dokumentu, uz napomenu da se ovde radi o pojedinačnom nalogu)

3.5. Primer XML odgovora za nalog za prenos u platnom prometu

```

<pmtorderrs>
  <status>
    <code>0</code>
    <severity>INFO</severity>
  </status>
  <pmt>
    <pmtorderinfo>
      <status>
        <code>0</code>
        <severity>INFO</severity>
        <description></description>
      </status>
      <trnuid>ab2c9143_aadf_433c_95c0_8fed0e12367c</trnuid>
      <fitid>00120503556</fitid>
      <pmtorderstatus>
        <statusinfo>
          <code>3</code>
          <timeposted>2003-03-04T11:59:44</timeposted>
        </statusinfo>
        <history>
        </history>
      </pmtorderstatus>
    </pmtorderinfo>
    <pmtorderrq>
      <pmtorder>
        <companyinfo>
          <name>Pexim</name>
          <city>Beograd</city>
        </companyinfo>
        <accountinfo>
          <acctid>310-0000000003484-43</acctid>
          <bankid>310</bankid>
        </accountinfo>
      </pmtorder>
    </pmtorderrq>
  </pmt>
</pmtorderrs>

```

```

        <bankname>Kontinental banka a.d.</bankname>
    </accountinfo>
    <payeecompanyinfo>
        <name>Auto skola Bombona</name>
        <city>SOMBOR</city>
    </payeecompanyinfo>
    <payeeaccountinfo>
        <acctid>205-0000000005990-63</acctid>
        <bankid>205</bankid>
        <bankname>205</bankname>
    </payeeaccountinfo>
    <trnuid>ab2c9143_aadf_433c_95c0_8fed0e12367c</trnuid>
    <dtdu>2003-03-04T11:57:22</dtdu>
    <trnamt>720</trnamt>
    <trnplace>online</trnplace>
    <purpose>Promet robe i usluga finalna potrosnja</purpose>
    <purposecode>221</purposecode>
    <curdef>DIN</curdef>
    <refnumber>2160492112823</refnumber>
    <payeerefnumber>05310</payeerefnumber>
    <urgency>ACH</urgency>
    <refmodel>
    </refmodel>
    <payeerefmodel>
    </payeerefmodel>
    </pmtorder>
</pmtorderrq>
</pmt>
<pmt>
    <pmtorderinfo>
        <status>
            <code>0</code>
            <severity>INFO</severity>
            <description></description>
        </status>
        <trnuid>0b1c81b3_90ea_428b_95c0_8fed0e79095a</trnuid>
        <fitid>00120503557</fitid>
        <pmtorderstatus>
            <statusinfo>
                <code>50</code>
                <timeposted>2003-03-04T11:59:44</timeposted>
            </statusinfo>
            <history>
            </history>
        </pmtorderstatus>
    </pmtorderinfo>
</pmtorderrq>
    <pmtorder>
        <companyinfo>
            <name>Pexim</name>
            <city>Beograd</city>
        </companyinfo>
        <accountinfo>
            <acctid>310-0000000003484-43</acctid>
            <bankid>310</bankid>
            <bankname>Kontinental banka a.d.</bankname>
        </accountinfo>
        <payeecompanyinfo>
            <name>Video klub Konan</name>
            <city>BEOGRAD</city>
        </payeecompanyinfo>
        <payeeaccountinfo>
            <acctid>160-0000000005990-63</acctid>
            <bankid>160</bankid>
            <bankname>Delta banka</bankname>
        </payeeaccountinfo>
    </pmtorder>

```

```

        <trnuid>0b1c81b3_90ea_428b_95c0_8fed0e79095a</trnuid>
        <dttdue>2003-03-04T11:57:22</dttdue>
        <trnamt>150265</trnamt>
        <trnplace>online</trnplace>
        <purpose>Promet robe i usluga finalna potrosnja</purpose>
        <purposecode>221</purposecode>
        <curdef>DIN</curdef>
        <refnumber>2431314</refnumber>
        <payeerefnnumber>3232</payeerefnnumber>
        <urgency>ACH</urgency>
        <refmodel>
        </refmodel>
        <payeerefnmodel>
        </payeerefnmodel>
    </pmtorder>
</pmtordererrq>
</pmt>
</pmtordererrrs>

```

3.6. XML shema za validaciju naloga za prenos u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="pmtordererrrs">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="status">
          <xs:complexType>
            <xs:sequence>
              <xs:element name="code" type="xs:integer"/>
              <xs:element name="severity">
                <xs:simpleType>
                  <xs:restriction base="xs:string">
                    <xs:enumeration value="INFO"/>
                    <xs:enumeration value="WARN"/>
                    <xs:enumeration value="ERROR"/>
                  </xs:restriction>
                </xs:simpleType>
              </xs:element>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="pmt" maxOccurs="unbounded">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="pmtorderinfo"/>
        <xs:element ref="pmtordererrq"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="trnuid" type="xs:short"/>
<xs:element name="pmtordererrq">
  <xs:annotation>
    <xs:documentation>Nalog u platnom prometu</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>

```

```

<xs:element name="pmtorder" maxOccurs="unbounded">
  <xs:complexType>
    <xs:all>
      <xs:element name="companyinfo">
        <xs:annotation>
          <xs:documentation>Informacije o firmi</xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="name"/>
            <xs:element ref="city"/>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element name="accountinfo">
        <xs:annotation>
          <xs:documentation>Informacije o računu</xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="acctid"/>
            <xs:element ref="bankid"/>
            <xs:element ref="bankname"/>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element name="payeecompanyinfo">
        <xs:annotation>
          <xs:documentation>Informacije o drugoj strani </xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="name"/>
            <xs:element ref="city"/>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element name="payeeaccountinfo">
        <xs:annotation>
          <xs:documentation>Informacije o računu druge strane</xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="acctid"/>
            <xs:element ref="bankid"/>
            <xs:element ref="bankname"/>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element name="trnuid" type="xs:string">
        <xs:annotation>
          <xs:documentation>ID transakcije</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="dtdue" type="xs:dateTime">
        <xs:annotation>
          <xs:documentation>Datum valute</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="trnamt" type="xs:decimal">
        <xs:annotation>
          <xs:documentation>Iznos transakcije</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="trnplace" type="xs:string">
        <xs:annotation>

```

```

        <xs:documentation>Mesto izvršenaj transakcije (kanal po kome je izvršena
transakcija)</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purpose" type="xs:string">
    <xs:annotation>
        <xs:documentation>Svrha placanja</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="purposecode" type="xs:short">
    <xs:annotation>
        <xs:documentation>Sifra placanja, trocifrena prema sifarniku
NBJ</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="curdef" type="xs:string">
    <xs:annotation>
        <xs:documentation>Oznaka valute prema ISO 4217</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="refnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Poziv na broj</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="payeerefnumber" type="xs:string">
    <xs:annotation>
        <xs:documentation>Poziv na broj druge strane</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="urgency">
    <xs:annotation>
        <xs:documentation>Oznaka hitnosti</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
        <xs:restriction base="xs:string">
            <xs:enumeration value="INT"/>
            <xs:enumeration value="ACH"/>
            <xs:enumeration value="RTGS"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="refmodel">
    <xs:annotation>
        <xs:documentation>Model poziva na broj</xs:documentation>
    </xs:annotation>
    <xs:complexType/>
</xs:element>
<xs:element name="payeerefmodel">
    <xs:annotation>
        <xs:documentation>Model poziva na broj druge strane</xs:documentation>
    </xs:annotation>
    <xs:complexType/>
</xs:element>
</xs:all>
</xs:complexType>
</xs:element>
</xs:sequence>
<xs:attribute name="count" type="xs:positiveInteger" use="optional"/>
</xs:complexType>
</xs:element>
<xs:element name="acctid">
    <xs:annotation>
        <xs:documentation>Broj računa u platnom prometu u formatu 3-13-2</xs:documentation>
    </xs:annotation>
    <xs:simpleType>

```

```

        <xs:restriction base="xs:string">
            <xs:pattern value="[0-9]{3}\-[0-9]{13}\-[0-9]{2}"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="bankname" type="xs:string">
    <xs:annotation>
        <xs:documentation>Naziv banke</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="bankid" type="xs:string">
    <xs:annotation>
        <xs:documentation>Jedinstvena oznaka banke u paltnom prometu</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="city">
    <xs:annotation>
        <xs:documentation>Grad</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
        <xs:restriction base="xs:string"/>
    </xs:simpleType>
</xs:element>
<xs:element name="name" type="xs:string">
    <xs:annotation>
        <xs:documentation>Ime</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="pmtorderinfo">
    <xs:complexType>
        <xs:sequence>
            <xs:element name="status">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="code" type="xs:integer"/>
                        <xs:element name="severity">
                            <xs:simpleType>
                                <xs:restriction base="xs:string">
                                    <xs:enumeration value="INFO"/>
                                    <xs:enumeration value="WARN"/>
                                    <xs:enumeration value="ERROR"/>
                                </xs:restriction>
                            </xs:simpleType>
                        </xs:element>
                        <xs:element name="description" type="xs:string"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
            <xs:element ref="trnuid"/>
            <xs:element name="fitid" type="xs:long"/>
            <xs:element name="pmtorderstatus">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="statusinfo">
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="code" type="xs:integer"/>
                                    <xs:element name="timeposted" type="xs:dateTime"/>
                                </xs:sequence>
                            </xs:complexType>
                        </xs:element>
                        <xs:element name="history" type="xs:string"/>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
    </xs:complexType>
</xs:element>
</xs:sequence>

```

```
</xs:complexType>  
</xs:element>  
</xs:schema>
```


4. Struktura XML dnevnih naloga u platnom prometu

Dnevni nalozi u platnom prometu sadrže naloge koji se ne nalaze ni na jednom izvodu (npr. nalozi za plaćanje poslati danas), kao i stanje računa pre i nakon tih promena.

4.1. Opis strukture XML dnevnih naloga u platnom prometu

/stmtrs ...

Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)

Tip dokumenta koji je banka poslala komintentu. Dnevni izvod je označen tipom *ibank.payment.stmtrs.today*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)

agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)

šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)

Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)

opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)

Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/stmtnumber (minoccurs = 1; maxoccurs = 1)

Uvek prazno

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat

Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat

Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/availbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1)

Sredstva rezervisana za finansijske transakcije.

/stmtrs/trnlist (minoccurs = 1; maxoccurs = 1) agregat

Lista transakcija (transaction list) koje se ne nalaze ni na jednom izvodu

/stmtrs/stmttrn (minoccurs = 1; maxoccurs = unbounded) agregat
Transakcija u platnom prometu (statement transaction). U transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne nalaze u samim transakcijama.

/stmtrs/stmttrn/trntype (minoccurs = 1; maxoccurs = 1)
Tip transakcije (transaction type) - vrsta instrumenta platnog prometa. Može da ima vrednost iz sledećeg skupa: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}

/stmtrs/stmttrn/trnuid (minoccurs = 1; maxoccurs = 1)
GUID koji jedinstveno identifikuje transakciju poslatu sa korisnikove masine

/stmtrs/stmttrn/fitid (minoccurs = 1; maxoccurs = 1)
Broj za reklamaciju - (financial institution transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke

/stmtrs/stmttrn/benefit (minoccurs = 1; maxoccurs = 1)
Oznaka smeru knjiženja, {credit, debit} (odobrenje, zaduženje)

/stmtrs/stmttrn/payeeinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o drugoj strani (poveriocu ili dužniku).

/stmtrs/stmttrn/payeeinfo/name (minoccurs = 1; maxoccurs = 1)
Naziv druge strane (poverioca ili dužnika).

/stmtrs/stmttrn/payeeinfo/city (minoccurs = 1; maxoccurs = 1)
Sediste druge strane (poverioca ili dužnika).

/stmtrs/stmttrn/payeeaccountinfo (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu druge strane.

/stmtrs/stmttrn/payeeaccountinfo/acctid (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/stmttrn/payeeaccountinfo/bankid (minoccurs = 1; maxoccurs = 1)
Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri cifre računa).

/stmtrs/stmttrn/payeeaccountinfo/bankname (minoccurs = 1; maxoccurs = 1)
Naziv banke kod koje se nalazi račun druge strane.

/stmtrs/stmttrn/trnamt (minoccurs = 1; maxoccurs = 1)
Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.

/stmtrs/stmttrn/curdef (minoccurs = 1; maxoccurs = 1)
Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.

/stmtrs/stmttrn/purpose (minoccurs = 1; maxoccurs = 1)
Svrha plaćanja (purpose). Opis svrhe plaćanja.

/stmtrs/stmttrn/purposecode (minoccurs = 1; maxoccurs = 1)
Šifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.

/stmtrs/stmttrn/trnplace (minoccurs = 1; maxoccurs = 1)
Mesto izvršenja transakcije.

/stmtrs/stmttrn/dtposted (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/stmttrn/dtuser (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/stmttrn/dtavail (minoccurs = 1; maxoccurs = 1)
Datum valute u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/stmttrn/refmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/stmtrs/stmttrn/refnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

/stmtrs/stmttrn/payeehrefmodel (minoccurs = 1; maxoccurs = 1)

Model poziva na broj druge strane.

/stmtrs/stmttrn/payeehrefnumber (minoccurs = 1; maxoccurs = 1)

Poziv na broj druge strane.

/stmtrs/stmttrn/urgency (minoccurs = 1; maxoccurs = 1)

Oznaka hitnosti. Može da ima vrednost iz sledećeg skupa {ACH, RTGS, INT} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu INT - Transakcija u okviru banke

/stmtrs/stmttrn/statusinfo (minoccurs = 1; maxoccurs = 1) agregat

Informacije o statusu naloga u platnom prometu

/stmtrs/stmttrn/statusinfo/code (minoccurs = 1; maxoccurs = 1)

Šifra statusa naloga kod banke.

/stmtrs/stmttrn/statusinfo/timeposted (minoccurs = 1; maxoccurs = 1)

Datum i vreme prijema naloga u platni promet u UTF formatu

4.2. Primer XML Dnevnih naloga u platnom prometu

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSDnevniNalozi.xsd">
  <rstype>ibank.payment.stmtrs.today</rstype>
  <status>
    <code>0</code>
    <severity>INFO</severity>
    <detail/>
  </status>
  <curdef>DIN</curdef>
  <acctid>111-0000000000011-11</acctid>
  <stmtnumber/>
  <ledgerbal>
    <balamt>0.00</balamt>
    <dtasof>2003-02-04T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>-2900.00</balamt>
    <dtasof>2003-04-16T00:00:00</dtasof>
  </availbal>
  <reservedfunds>0.00</reservedfunds>
  <trnlist count="2">
    <stmttrn>
      <trntype>ibank.payment.pp3</trntype>
      <trnuid/>
      <fitid>87000000052481</fitid>
      <benefit>debit</benefit>
      <payeeinfo>
        <name>ABC</name>
        <city>Milanovac</city>
      </payeeinfo>
      <payeeaccountinfo>
        <acctid>111-0000000000011-11</acctid>
        <bankid>170</bankid>
        <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD </bankname>
      </payeeaccountinfo>
      <dtposted>2003-03-21T00:00:00</dtposted>
    </stmttrn>
  </trnlist>
</stmtrs>
```

```

    <trnamt>100.00</trnamt>
    <purpose>Druge transakcije</purpose>
    <purposecode>290</purposecode>
    <curdef>DIN</curdef>
    <payeerefernumber>123</payeerefernumber>
    <trnplace/>
    <dtuser>2003-03-21T11:23:49</dtuser>
    <dtavail>2003-03-21T00:00:00</dtavail>
    <refnumber>123</refnumber>
    <refmodel/>
    <payeerefermodel/>
    <urgency>ACH</urgency>
    <fee>0</fee>
    <statusinfo>
      <code>80</code>
      <timeposted>2003-03-21T11:23:49</timeposted>
    </statusinfo>
  </stmtrn>
</stmtrn>
  <trntype>ibank.payment.pp2</trntype>
  <trnuid/>
  <fitid>8700000052482</fitid>
  <benefit>debit</benefit>
  <payeeinfo>
    <name>ABC</name>
    <city>Milanovac</city>
  </payeeinfo>
  <payeeaccountinfo>
    <acctid>111-000000000011-11</acctid>
    <bankid>170</bankid>
    <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD      </bankname>
  </payeeaccountinfo>
  <dtposted>2003-03-21T00:00:00</dtposted>
  <trnamt>100.00</trnamt>
  <purpose>Druge transakcije</purpose>
  <purposecode>290</purposecode>
  <curdef>DIN</curdef>
  <payeerefernumber>123</payeerefernumber>
  <trnplace/>
  <dtuser>2003-03-21T11:23:49</dtuser>
  <dtavail>2003-03-21T00:00:00</dtavail>
  <refnumber>123</refnumber>
  <refmodel/>
  <payeerefermodel/>
  <urgency>ACH</urgency>
  <fee>0</fee>
  <statusinfo>
    <code>80</code>
    <timeposted>2003-03-21T11:23:49</timeposted>
  </statusinfo>
</stmtrn>
</trnlist>
</stmtrs>

```

4.3. XML shema za validaciju dnevnih naloga platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="acctid" type="xs:string">
    <xs:annotation>
      <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni
      kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
    </xs:annotation>
  </xs:element>
</xs:schema>

```

```

    </xs:annotation>
  </xs:element>
  <xs:element name="balamt" type="xs:decimal">
    <xs:annotation>
      <xs:documentation>Iznos se daje sa dva decimalna mesta. </xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="code" type="xs:integer">
    <xs:annotation>
      <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u
suprotnom vrednost odgovara kodu greške. </xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="curdef" type="xs:string">
    <xs:annotation>
      <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="dtasof" type="xs:dateTime">
    <xs:annotation>
      <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="stmtrs">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="rstype">
          <xs:annotation>
            <xs:documentation>Tip dokumenta koji je banka poslala komitentu. </xs:documentation>
          </xs:annotation>
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrs.today"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="status">
          <xs:complexType>
            <xs:sequence>
              <xs:element ref="code"/>
              <xs:element name="severity">
                <xs:annotation>
                  <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
                </xs:annotation>
                <xs:simpleType>
                  <xs:restriction base="xs:string">
                    <xs:enumeration value="INFO"/>
                    <xs:enumeration value="WARN"/>
                    <xs:enumeration value="ERROR"/>
                  </xs:restriction>
                </xs:simpleType>
              </xs:element>
              <xs:element name="detail" type="xs:string">
                <xs:annotation>
                  <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
                </xs:annotation>
              </xs:element>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
        <xs:element ref="curdef"/>
        <xs:element ref="acctid"/>
        <xs:element name="stmtnumber">
          <xs:annotation>

```

```

        <xs:documentation>Uvek prazno.</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
        <xs:restriction base="xs:string">
            <xs:maxLength value="0"/>
        </xs:restriction>
    </xs:simpleType>
</xs:element>
<xs:element name="ledgerbal">
    <xs:annotation>
        <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="balamt"/>
            <xs:element ref="dtasof"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="availbal">
    <xs:annotation>
        <xs:documentation>Trenutno stanje na računu (potencijalno stanje).</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="balamt"/>
            <xs:element ref="dtasof"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="reservedfunds" type="xs:decimal">
    <xs:annotation>
        <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnlist">
    <xs:annotation>
        <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu.</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element name="strmttrn" maxOccurs="unbounded">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="trntype">
                            <xs:annotation>
                                <xs:documentation>Tip transakcije (transaction
type).</xs:documentation>
                            </xs:annotation>
                            <xs:simpleType>
                                <xs:restriction base="xs:string">
                                    <xs:enumeration value="ibank.payment.pp2"/>
                                    <xs:enumeration value="ibank.payment.pp3"/>
                                    <xs:enumeration value="ibank.payment.pp3"/>
                                    <xs:enumeration value="ibank.payment.pp4"/>
                                </xs:restriction>
                            </xs:simpleType>
                        </xs:element>
                        <xs:element name="trnuid" type="xs:string">
                            <xs:annotation>
                                <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine.</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
    </xs:complexType>

```

```

<xs:element name="fitid" type="xs:string">
  <xs:annotation>
    <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od
banke do banke, ali je vrednost jedinstvena na nivou jedne banke </xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="benefit">
  <xs:annotation>
    <xs:documentation>Oznaka smera knjiženja.</xs:documentation>
  </xs:annotation>
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:enumeration value="credit"/>
      <xs:enumeration value="debit"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="payeeinfo">
  <xs:annotation>
    <xs:documentation>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element name="name" type="xs:string"/>
      <xs:element name="city" type="xs:string"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="payeeaccountinfo">
  <xs:annotation>
    <xs:documentation>Informacije o računu druge
strane.</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="acctid"/>
      <xs:element name="bankid" type="xs:short">
        <xs:annotation>
          <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="bankname" type="xs:string">
        <xs:annotation>
          <xs:documentation>Naziv banke kod koje se nalazi
račun druge strane.</xs:documentation>
        </xs:annotation>
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="dtposted" type="xs:dateTime">
  <xs:annotation>
    <xs:documentation>Datum unosa transakcije u sistem UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="trnamt">
  <xs:annotation>
    <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
  </xs:annotation>
  <xs:simpleType>
    <xs:restriction base="xs:decimal">

```

```

        <xs:fractionDigits value="2"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="purpose" type="xs:string">
    <xs:annotation>
      <xs:documentation>Svrha plaćanja.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="purposecode" type="xs:short">
    <xs:annotation>
      <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element ref="curdef"/>
  <xs:element name="payeerefernumber" type="xs:integer">
    <xs:annotation>
      <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="trnplace" type="xs:string">
    <xs:annotation>
      <xs:documentation>Mesto izvršenja
transakcije.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="dtuser" type="xs:dateTime">
    <xs:annotation>
      <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="dtavail" type="xs:dateTime"/>
  <xs:element name="refnumber" type="xs:string">
    <xs:annotation>
      <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="refmodel" type="xs:string">
    <xs:annotation>
      <xs:documentation>Model poziva na broj vlasnika računa za koji
se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="payeerefmodel" type="xs:string">
    <xs:annotation>
      <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="urgency">
    <xs:annotation>
      <xs:documentation>Oznaka hitnosti.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:enumeration value="ACH"/>
      <xs:enumeration value="RTGS"/>
      <xs:enumeration value="INT"/>
    </xs:restriction>
  </xs:simpleType>
  </xs:element>
  <xs:element name="fee">

```



```

        <xs:simpleType>
            <xs:restriction base="xs:decimal">
                <xs:fractionDigits value="2"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="statusinfo">
        <xs:complexType>
            <xs:sequence>
                <xs:element ref="code"/>
                <xs:element name="timeposted" type="xs:dateTime">
                    <xs:annotation>
                        <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
                    </xs:annotation>
                </xs:element>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
    </xs:sequence>
    </xs:complexType>
    </xs:element>
    <xs:attribute name="count" type="xs:byte" use="required"/>
</xs:complexType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
</xs:schema>

```

5. Struktura XML stanja u platnom prometu

Stanje u platnom prometu sadrži stanje sa poslednjeg izvoda, trenutno stanje i rezervisana sredstva.

5.1. Opis strukture XML stanja u platnom prometu

/stmtrs ...

Root element info odgovora banke (statement response). Sadrži u sebi odgovor o stanju.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)

Tip dokumenta koji je banka poslala komitentu. Stanje je označeno tipom *ibank.payment.stmtrs.simple*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)

agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)

šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)

Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)

opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)

Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat

Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat

Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/availbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1) agregat

Sredstva rezervisana za finansijske transakcije.

5.2. Primer XML stanja u platnom prometu

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSsimple.xsd">
  <rstype>ibank.payment.stmtrs.simple</rstype>
  <status>
    <code>0</code>
    <severity>INFO</severity>
    <detail/>
  </status>
  <curdef>DIN</curdef>
  <acctid>111-0000000001111-11</acctid>
  <ledgerbal>
    <balamt>0.00</balamt>
    <dtasof>2003-02-04T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>-2900.00</balamt>
    <dtasof>2003-04-16T00:00:00</dtasof>
  </availbal>
  <reservedfunds>0.00</reservedfunds>
</stmtrs>
```

5.3. XML shema za validaciju stanja u platnom prometu

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="balamt">
    <xs:annotation>
      <xs:documentation>Iznos se daje sa dva decimalna mesta.</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
      <xs:restriction base="xs:decimal"/>
    </xs:simpleType>
  </xs:element>
  <xs:element name="dtasof">
    <xs:annotation>
      <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
      <xs:restriction base="xs:dateTime">
        <xs:enumeration value="2003-02-04T00:00:00"/>
        <xs:enumeration value="2003-04-16T00:00:00"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="stmtrs">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="rstype">
          <xs:annotation>
            <xs:documentation>Tip dokumenta koji je banka poslala komitentu.</xs:documentation>
          </xs:annotation>
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrs.simple"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="status">
```

```

<xs:complexType>
  <xs:sequence>
    <xs:element name="code" type="xs:integer">
      <xs:annotation>
        <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno
obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.</xs:documentation>
      </xs:annotation>
    </xs:element>
    <xs:element name="severity">
      <xs:annotation>
        <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
      </xs:annotation>
      <xs:simpleType>
        <xs:restriction base="xs:string">
          <xs:enumeration value="INFO"/>
          <xs:enumeration value="WARN"/>
          <xs:enumeration value="ERROR"/>
        </xs:restriction>
      </xs:simpleType>
    </xs:element>
    <xs:element name="detail" type="xs:string">
      <xs:annotation>
        <xs:documentation>opis greške (ukoliko je došlo do
greške).</xs:documentation>
      </xs:annotation>
    </xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="curdef" type="xs:string">
  <xs:annotation>
    <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je
DIN.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="acctid" type="xs:string">
  <xs:annotation>
    <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b -
jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="ledgerbal">
  <xs:annotation>
    <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="balamt"/>
      <xs:element ref="dtasof"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="availbal">
  <xs:annotation>
    <xs:documentation>Trenutno stanje na računu (potencijalno stanje)</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="balamt"/>
      <xs:element ref="dtasof"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="reservedfunds" type="xs:decimal">

```

```
<xs:annotation>  
  <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>  
</xs:annotation>  
</xs:element>  
</xs:sequence>  
</xs:complexType>  
</xs:element>  
</xs:schema>
```

6. Struktura XML liste izvoda u platnom prometu

Lista izvoda u platnom prometu sadrži spisak svih izvoda u tekućoj godini i osnovnim podacima sa svakog izvoda kao sto su knjigovodstveno stanje sa tog izvoda itd.

6.1. Opis strukture XML liste izvoda u platnom prometu

/stmtrs ...

Root element info odgovora banke (statement response). Sadrži u sebi odgovor sa listom izvoda.

/stmtrs/rstype (minoccurs = 1; maxoccurs = 1)

Tip dokumenta koji je banka poslala komintentu. Lista izvoda je označena tipom *ibank.payment.stmtrs.statementlist*

/stmtrs/status (minoccurs = 1; maxoccurs = 1)

agregat

/stmtrs/status/code (minoccurs = 1; maxoccurs = 1)

šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.

/stmtrs/status/severity (minoccurs = 1; maxoccurs = 1)

Tip statusa odgovora {INFO, WARN, ERROR}.

/stmtrs/status/detail (minoccurs = 1; maxoccurs = 1)

opis greške (ukoliko je došlo do greške)

/stmtrs/curdef (minoccurs = 1; maxoccurs = 1)

Oznaka valute. Za platni promet u zemlji uvek je DIN.

/stmtrs/acctid (minoccurs = 1; maxoccurs = 1)

Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.

/stmtrs/ledgerbal (minoccurs = 1; maxoccurs = 1) agregat

Knjigovodstveno stanje (balance amount) sa kojim je zaključen prethodni izvod.

/stmtrs/ledgerbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/ledgerbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/availbal (minoccurs = 1; maxoccurs = 1) agregat

Trenutno stanje na računu (potencijalno stanje)

/stmtrs/availbal/balamt (minoccurs = 1; maxoccurs = 1)

Iznos se daje sa dva decimalna mesta.

/stmtrs/availbal/dtasof (minoccurs = 1; maxoccurs = 1)

Datum u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).

/stmtrs/reservedfunds (minoccurs = 1; maxoccurs = 1)

Sredstva rezervisana za finansijske transakcije.

/stmtrs/stmtrlist (minoccurs = 1; maxoccurs = 1) agregat

Sadrži spisak izvoda

/stmtrs/stmtlist/stmt (minoccurs = 1; maxoccurs = unbounded) agregat
Sadrži podatke o pojedinačnom izvodu

/stmtrs/stmtlist/stmt/@stmtid (minoccurs = 1; maxoccurs = 1) atribut
Broj izvoda

/stmtrs/stmtlist/stmt/dtissued (minoccurs = 1; maxoccurs = 1)
Datum knjiženja izvoda

/stmtrs/stmtlist/stmt/trncount (minoccurs = 1; maxoccurs = 1)
Broj transakcija na izvodu

/stmtrs/stmtlist/stmt/openingbalance (minoccurs = 1; maxoccurs = 1)
Stanje kojim je otvoren izvod (dve decimale)

/stmtrs/stmtlist/stmt/closingbalance (minoccurs = 1; maxoccurs = 1)
Stanje s kojim je proknjižen izvod

/stmtrs/stmtlist/stmt/totalcredit (minoccurs = 1; maxoccurs = 1)
Iznos odobrenja (2 decimale) za taj izvod

/stmtrs/stmtlist/stmt/totaldebit (minoccurs = 1; maxoccurs = 1)
Iznos zaduženja (2 decimale) za taj izvod

6.2. Primer XML liste izvoda u platnom prometu

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- edited with XML Spy v4.3 U (http://www.xmlspy.com) by Vlad (Pexim) -->
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSListIzvola.xsd">
  <rstype>ibank.payment.stmtrs.statementlist </rstype>
  <status>
    <code>0</code>
    <severity>INFO</severity>
    <detail/>
  </status>
  <curdef>DIN</curdef>
  <acctid>111-0000000001111-11</acctid>
  <ledgerbal>
    <balamt>0.00</balamt>
    <dtasof>2003-02-04T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>-2900.00</balamt>
    <dtasof>2003-04-16T00:00:00</dtasof>
  </availbal>
  <reservedfunds>0.00</reservedfunds>
  <stmtlist count="25">
    <stmt stmtid="25">
      <dtissued>2003-02-04T00:00:00</dtissued>
      <trncount>537</trncount>
      <balamt>0.00</balamt>
      <openingbalance>0.00</openingbalance>
      <closingbalance>0.00</closingbalance>
      <totalcredit>13677361.92</totalcredit>
      <totaldebit>13677361.92</totaldebit>
    </stmt>
    <stmt stmtid="24">
      <dtissued>2003-02-03T00:00:00</dtissued>
      <trncount>664</trncount>
      <balamt>0.00</balamt>
      <openingbalance>0.00</openingbalance>
      <closingbalance>0.00</closingbalance>
      <totalcredit>18957228.01</totalcredit>
      <totaldebit>18957228.01</totaldebit>
    </stmt>
  </stmtlist>
</stmtrs>
```

```

</stmt>
<stmt stmtid="23">
  <dtissued>2003-02-01T00:00:00</dtissued>
  <trncount>274</trncount>
  <balamt>0.00</balamt>
  <openingbalance>1283473.49</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>11088412.03</totalcredit>
  <totaldebit>12371885.52</totaldebit>
</stmt>
<stmt stmtid="22">
  <dtissued>2003-01-31T00:00:00</dtissued>
  <trncount>703</trncount>
  <balamt>1283473.49</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>1283473.49</closingbalance>
  <totalcredit>13161157.10</totalcredit>
  <totaldebit>11877683.61</totaldebit>
</stmt>
<stmt stmtid="21">
  <dtissued>2003-01-30T00:00:00</dtissued>
  <trncount>573</trncount>
  <balamt>0.00</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>12054545.97</totalcredit>
  <totaldebit>12054545.97</totaldebit>
</stmt>
<stmt stmtid="20">
  <dtissued>2003-01-29T00:00:00</dtissued>
  <trncount>595</trncount>
  <balamt>0.00</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>11291455.72</totalcredit>
  <totaldebit>11291455.72</totaldebit>
</stmt>
<stmt stmtid="19">
  <dtissued>2003-01-28T00:00:00</dtissued>
  <trncount>539</trncount>
  <balamt>0.00</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>11797629.32</totalcredit>
  <totaldebit>11797629.32</totaldebit>
</stmt>
<stmt stmtid="18">
  <dtissued>2003-01-27T00:00:00</dtissued>
  <trncount>571</trncount>
  <balamt>0.00</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>17563585.82</totalcredit>
  <totaldebit>17563585.82</totaldebit>
</stmt>
<stmt stmtid="17">
  <dtissued>2003-01-25T00:00:00</dtissued>
  <trncount>248</trncount>
  <balamt>0.00</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>0.00</closingbalance>
  <totalcredit>6483291.93</totalcredit>
  <totaldebit>6483291.93</totaldebit>
</stmt>
<stmt stmtid="16">
  <dtissued>2003-01-24T00:00:00</dtissued>

```



```

<trncount>514</trncount>
<balamt>0.00</balamt>
<openingbalance>0.00</openingbalance>
<closingbalance>0.00</closingbalance>
<totalcredit>11313711.31</totalcredit>
<totaldebit>11313711.31</totaldebit>
</stmt>
<stmt stmtid="15">
<dtissued>2003-01-23T00:00:00</dtissued>
<trncount>409</trncount>
<balamt>0.00</balamt>
<openingbalance>0.00</openingbalance>
<closingbalance>0.00</closingbalance>
<totalcredit>9081940.78</totalcredit>
<totaldebit>9081940.78</totaldebit>
</stmt>
<stmt stmtid="14">
<dtissued>2003-01-22T00:00:00</dtissued>
<trncount>422</trncount>
<balamt>0.00</balamt>
<openingbalance>0.00</openingbalance>
<closingbalance>0.00</closingbalance>
<totalcredit>12036815.44</totalcredit>
<totaldebit>12036815.44</totaldebit>
</stmt>
<stmt stmtid="13">
<dtissued>2003-01-21T00:00:00</dtissued>
<trncount>447</trncount>
<balamt>0.00</balamt>
<openingbalance>-116360766.23</openingbalance>
<closingbalance>0.00</closingbalance>
<totalcredit>128597057.75</totalcredit>
<totaldebit>12236291.52</totaldebit>
</stmt>
<stmt stmtid="12">
<dtissued>2003-01-20T00:00:00</dtissued>
<trncount>489</trncount>
<balamt>-116360766.23</balamt>
<openingbalance>-101554165.04</openingbalance>
<closingbalance>-116360766.23</closingbalance>
<totalcredit>1979841.76</totalcredit>
<totaldebit>16786442.95</totaldebit>
</stmt>
<stmt stmtid="11">
<dtissued>2003-01-18T00:00:00</dtissued>
<trncount>210</trncount>
<balamt>-101554165.04</balamt>
<openingbalance>-96889095.67</openingbalance>
<closingbalance>-101554165.04</closingbalance>
<totalcredit>1663377.36</totalcredit>
<totaldebit>6328446.73</totaldebit>
</stmt>
<stmt stmtid="10">
<dtissued>2003-01-17T00:00:00</dtissued>
<trncount>456</trncount>
<balamt>-96889095.67</balamt>
<openingbalance>-90079125.94</openingbalance>
<closingbalance>-96889095.67</closingbalance>
<totalcredit>2333041.85</totalcredit>
<totaldebit>9143011.58</totaldebit>
</stmt>
<stmt stmtid="9">
<dtissued>2003-01-16T00:00:00</dtissued>
<trncount>440</trncount>
<balamt>-90079125.94</balamt>
<openingbalance>-82075444.72</openingbalance>

```

```

    <closingbalance>-90079125.94</closingbalance>
    <totalcredit>1506151.50</totalcredit>
    <totaldebit>9509832.72</totaldebit>
</stmt>
<stmt stmtid="8">
  <dtissued>2003-01-15T00:00:00</dtissued>
  <trncount>439</trncount>
  <balamt>-82075444.72</balamt>
  <openingbalance>-76242040.44</openingbalance>
  <closingbalance>-82075444.72</closingbalance>
  <totalcredit>3655032.16</totalcredit>
  <totaldebit>9488436.44</totaldebit>
</stmt>
<stmt stmtid="7">
  <dtissued>2003-01-14T00:00:00</dtissued>
  <trncount>373</trncount>
  <balamt>-76242040.44</balamt>
  <openingbalance>-65914169.03</openingbalance>
  <closingbalance>-76242040.44</closingbalance>
  <totalcredit>998045.54</totalcredit>
  <totaldebit>11325916.95</totaldebit>
</stmt>
<stmt stmtid="6">
  <dtissued>2003-01-13T00:00:00</dtissued>
  <trncount>382</trncount>
  <balamt>-65914169.03</balamt>
  <openingbalance>-54934659.50</openingbalance>
  <closingbalance>-65914169.03</closingbalance>
  <totalcredit>947312.28</totalcredit>
  <totaldebit>11926821.81</totaldebit>
</stmt>
<stmt stmtid="5">
  <dtissued>2003-01-11T00:00:00</dtissued>
  <trncount>173</trncount>
  <balamt>-54934659.50</balamt>
  <openingbalance>-49620290.71</openingbalance>
  <closingbalance>-54934659.50</closingbalance>
  <totalcredit>776868.17</totalcredit>
  <totaldebit>6091236.96</totaldebit>
</stmt>
<stmt stmtid="4">
  <dtissued>2003-01-10T00:00:00</dtissued>
  <trncount>311</trncount>
  <balamt>-49620290.71</balamt>
  <openingbalance>-42433231.76</openingbalance>
  <closingbalance>-49620290.71</closingbalance>
  <totalcredit>1144494.60</totalcredit>
  <totaldebit>8331553.55</totaldebit>
</stmt>
<stmt stmtid="3">
  <dtissued>2003-01-09T00:00:00</dtissued>
  <trncount>279</trncount>
  <balamt>-42433231.76</balamt>
  <openingbalance>-32740408.01</openingbalance>
  <closingbalance>-42433231.76</closingbalance>
  <totalcredit>2491210.96</totalcredit>
  <totaldebit>12184034.71</totaldebit>
</stmt>
<stmt stmtid="2">
  <dtissued>2003-01-08T00:00:00</dtissued>
  <trncount>266</trncount>
  <balamt>-32740408.01</balamt>
  <openingbalance>-20969771.68</openingbalance>
  <closingbalance>-32740408.01</closingbalance>
  <totalcredit>780051.44</totalcredit>
  <totaldebit>12550687.77</totaldebit>

```

```

</stmt>
<stmt stmtid="1">
  <dtissued>2003-01-06T00:00:00</dtissued>
  <trncount>197</trncount>
  <balamt>-20969771.68</balamt>
  <openingbalance>0.00</openingbalance>
  <closingbalance>-20969771.68</closingbalance>
  <totalcredit>108500.51</totalcredit>
  <totaldebit>21078272.19</totaldebit>
</stmt>
</stmtlist>
</stmtrs>

```

6.3.XML shema za validaciju liste izvoda u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<!-- edited with XML Spy v4.3 U (http://www.xmlspy.com) by Vlad (Pexim) -->
<!-- W3C Schema generated by XML Spy v4.3 U (http://www.xmlspy.com)-->
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="balamt">
    <xs:annotation>
      <xs:documentation>Iznos se daje sa dva decimalna mesta.</xs:documentation>
    </xs:annotation>
    <xs:simpleType>
      <xs:restriction base="xs:decimal">
        <xs:fractionDigits value="2"/>
        <xs:enumeration value="-101554165.04"/>
        <xs:enumeration value="-116360766.23"/>
        <xs:enumeration value="-20969771.68"/>
        <xs:enumeration value="-2900.00"/>
        <xs:enumeration value="-32740408.01"/>
        <xs:enumeration value="-42433231.76"/>
        <xs:enumeration value="-49620290.71"/>
        <xs:enumeration value="-54934659.50"/>
        <xs:enumeration value="-65914169.03"/>
        <xs:enumeration value="-76242040.44"/>
        <xs:enumeration value="-82075444.72"/>
        <xs:enumeration value="-90079125.94"/>
        <xs:enumeration value="-96889095.67"/>
        <xs:enumeration value="0.00"/>
        <xs:enumeration value="1283473.49"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="dtasof">
    <xs:annotation>
      <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS). </xs:documentation>
    </xs:annotation>
    <xs:simpleType>
      <xs:restriction base="xs:dateTime">
        <xs:enumeration value="2003-02-04T00:00:00"/>
        <xs:enumeration value="2003-04-16T00:00:00"/>
      </xs:restriction>
    </xs:simpleType>
  </xs:element>
  <xs:element name="stmtrs">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="rstyle">
          <xs:annotation>
            <xs:documentation>Tip dokumenta koji je banka poslala komintentu.</xs:documentation>
          </xs:annotation>

```

```

<xs:simpleType>
  <xs:restriction base="xs:string">
    <xs:enumeration value="ibank.payment.stmtrs.statementlist" />
  </xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="status">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="code" type="xs:boolean">
        <xs:annotation>
          <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno
obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="severity">
        <xs:annotation>
          <xs:documentation>Tip statusa odgovora</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="INFO"/>
            <xs:enumeration value="WARN"/>
            <xs:enumeration value="ERROR"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="detail" type="xs:string">
        <xs:annotation>
          <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
        </xs:annotation>
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="curdef" type="xs:string">
  <xs:annotation>
    <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je
DIN.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="acctid" type="xs:string">
  <xs:annotation>
    <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b -
jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="ledgerbal">
  <xs:annotation>
    <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod.</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="balamt"/>
      <xs:element ref="dtasof"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="availbal">
  <xs:annotation>
    <xs:documentation>Trenutno stanje na računu (potencijalno stanje).</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>

```

```

        <xs:element ref="balamt"/>
        <xs:element ref="dtasof"/>
    </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="reservedfunds" type="xs:decimal">
    <xs:annotation>
        <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="stmtlist">
    <xs:complexType>
        <xs:sequence>
            <xs:element name="stmt" maxOccurs="unbounded">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="dtissued" type="xs:dateTime">
                            <xs:annotation>
                                <xs:documentation>Datum knjiženja izvoda.</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                        <xs:element name="trncount" type="xs:unsignedInt">
                            <xs:annotation>
                                <xs:documentation>Broj transakcija na
izvodu.</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                        <xs:element name="trnquant" type="xs:unsignedInt" minOccurs="0">
                            <xs:annotation>
                                <xs:documentation>Izbaceno iz upotrebe. Čuva se zbog starih
verzija.</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                    </xs:sequence>
                </xs:complexType>
                <xs:element ref="balamt"/>
                <xs:element name="openingbalance">
                    <xs:annotation>
                        <xs:documentation>Stanje kojim je otvoren izvod (dve
decimale).</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="closingbalance" type="xs:decimal">
                    <xs:annotation>
                        <xs:documentation>Stanje s kojim je proknjižen
izvod.</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="totalcredit">
                    <xs:annotation>
                        <xs:documentation>Iznos odobrenja (2 decimale) za taj
izvod.</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="totaldebit">
                    <xs:annotation>
                        <xs:documentation>Iznos zaduženja (2 decimale) za taj izvod

```

```
.</xs:documentation>
                                </xs:annotation>
                                <xs:simpleType>
                                  <xs:restriction base="xs:decimal">
                                    <xs:fractionDigits value="2"/>
                                  </xs:restriction>
                                </xs:simpleType>
                              </xs:element>
                            </xs:sequence>
                          <xs:attribute name="stmtid" type="xs:unsignedInt" use="required"/>
                        </xs:complexType>
                      </xs:element>
                    </xs:sequence>
                  <xs:attribute name="count" type="xs:byte" use="required"/>
                </xs:complexType>
              </xs:element>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
      </xs:schema>
```

7. Struktura XML poslednjeg izvoda u platnom prometu

Izvod u platnom prometu sadrži proknjižene (finalno realizovane promene) u okviru jednog radnog dana, kao i stanje računa pre i nakon tih promena.

7.1. Opis strukture XML poslednjeg izvoda u platnom prometu.

- / stmtrs ...**
Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.
- / stmtrs/ rstype** (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komitentu. Izvod je označen tipom *ibank.payment.stmtrs.ledger*.
- / stmtrs/ status** (minoccurs = 1; maxoccurs = 1) agregat
- / stmtrs/ status/ code** (minoccurs = 1; maxoccurs = 1)
Šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.
- / stmtrs/ status/ severity** (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.
- / stmtrs/ curdef** (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.
- / stmtrs/ acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- / stmtrs/ stmtnumber** (minoccurs = 1; maxoccurs = 1)
Redni broj izvoda računa u platnom prometu u tekućoj godini.
- / stmtrs/ ledgerbal** (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) sa kojim je zaključen prethodni izvod.
- / stmtrs/ ledgerbal/ balamt** (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.
- / stmtrs/ ledgerbal/ dtasof** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).
- / stmtrs/ availbal** (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) kojim je zaključen ovaj izvod.
- / stmtrs/ availbal/ balamt** (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.
- / stmtrs/ availbal/ dtasof** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) ovog izvoda u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / stmtrs/ reservedfunds** (minoccurs = 1; maxoccurs = 1) agregat
Sredstva rezervisana za finansijske transakcije.
- / stmtrs/ trnlist** (minoccurs = 1; maxoccurs = 1) agregat
Lista transakcija (transaction list) proknjiženih u ovom izvodu.
- / stmtrs/ stmtrn** (minoccurs = 1; maxoccurs = unbounded) agregat

Transakcija u platnom prometu (statement transaction). U transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne nalaze u samim transakcijama.

- / **stmtrs/ stmtrn/ trntype** (minoccurs = 1; maxoccurs = 1)
Tip transakcije (transaction type) - vrsta instrumenta platnog prometa.
Može da ima vrednost iz sledećeg skupa: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}
- / **stmtrs/ stmtrn/ fitid** (minoccurs = 1; maxoccurs = 1)
Broj za reklamaciju - (financial institution transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke
- / **stmtrs/ stmtrn/ benefit** (minoccurs = 1; maxoccurs = 1)
Oznaka smeru knjiženja, {credit, debit} (odobrenje, zaduženje)
- / **stmtrs/ stmtrn/ payeeinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o drugoj strani (poveriocu ili dužniku).
- / **stmtrs/ stmtrn/ payeeinfo/ name** (minoccurs = 1; maxoccurs = 1)
Naziv druge strane (poverioca ili dužnika).
- / **stmtrs/ stmtrn/ payeeinfo/ city** (minoccurs = 1; maxoccurs = 1)
Sediste druge strane (poverioca ili dužnika).
- / **stmtrs/ stmtrn/ payeeaccountinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu druge strane.
- / **stmtrs/ stmtrn/ payeeaccountinfo/ acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- / **stmtrs/ stmtrn/ payeeaccountinfo/ bankid** (minoccurs = 1; maxoccurs = 1)
Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri cifre računa).
- / **stmtrs/ stmtrn/ payeeaccountinfo/ bankname** (minoccurs = 1; maxoccurs = 1)
Naziv banke kod koje se nalazi račun druge strane.
- / **stmtrs/ stmtrn/ trnamt** (minoccurs = 1; maxoccurs = 1)
Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.
- / **stmtrs/ stmtrn/ curdef** (minoccurs = 1; maxoccurs = 1)
Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.
- / **stmtrs/ stmtrn/ purpose** (minoccurs = 1; maxoccurs = 1)
Svrha plaćanja (purpose). Opis svrhe plaćanja.
- / **stmtrs/ stmtrn/ purposecode** (minoccurs = 1; maxoccurs = 1)
Sifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.
- / **stmtrs/ stmtrn/ trnplace** (minoccurs = 1; maxoccurs = 1)
Mesto izvršenja transakcije.
- / **stmtrs/ stmtrn/ dtposted** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date posted) transakcije u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ dtuser** (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ dtavail** (minoccurs = 1; maxoccurs = 1)
Datum valute u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ refmodel** (minoccurs = 1; maxoccurs = 1)
Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

- / **stmtrs/ stmtrn/ refnumber** (minoccurs = 1; maxoccurs = 1)
Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.
- / **stmtrs/ stmtrn/ payereffmodel** (minoccurs = 1; maxoccurs = 1)
Model poziva na broj druge strane.
- / **stmtrs/ stmtrn/ payereffnumber** (minoccurs = 1; maxoccurs = 1)
Poziv na broj druge strane.
- / **stmtrs/ stmtrn/ urgency** (minoccurs = 1; maxoccurs = 1)
Oznaka hitnosti. Može da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

7.2. Primer XML poslednjeg izvoda u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSIzvodPoBroju_Poslednjilzvod.xsd">
  <rstype>ibank.payment.stmtrs.ledger</rstype>
  <status>
    <code>0</code>
    <severity>INFO</severity>
    <detail/>
  </status>
  <curdef>DIN</curdef>
  <acctid>111-0000000001111-11</acctid>
  <stmtnumber>25</stmtnumber>
  <ledgerbal>
    <balamt>0.00</balamt>
    <dtasof>2003-02-04T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>0.00</balamt>
    <dtasof>2003-02-04T00:00:00</dtasof>
  </availbal>
  <reservedfunds>0.00</reservedfunds>
  <trnlist count="2">
    <stmtrn>
      <trntype>ibank.payment.pp2</trntype>
      <trnuid/>
      <fitid>505000544420012</fitid>
      <benefit>credit</benefit>
      <payeeinfo>
        <name>"YUNET INTERNATIONAL"D.O.O.</name>
        <city>NOVI BEOGRAD</city>
      </payeeinfo>
      <payeeaccountinfo>
        <acctid>170-0000000000210-63</acctid>
        <bankid>170</bankid>
        <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD      </bankname>
      </payeeaccountinfo>
      <dtposted>2003-02-04T00:00:00</dtposted>
      <trnamt>34200.00</trnamt>
      <purpose>Druga licna primanja      </purpose>
      <purposecode>142</purposecode>
      <curdef>DIN</curdef>
      <payereffnumber/>
      <trnplace/>
      <dtuser>2003-02-04T08:15:28</dtuser>
      <dtavail>2003-02-04T00:00:00</dtavail>
    </stmtrn>
  </trnlist>
</stmtrs>

```

```

    <refnumber>2/2003</refnumber>
    <refmodel/>
    <payeerefmodel/>
    <urgency>ACH</urgency>
    <fee>0</fee>
    <statusinfo>
      <code/>
      <timeposted/>
    </statusinfo>
  </stmtrn>
  <stmtrn>
    <trntype>ibank.payment.pp1</trntype>
    <trnuid/>
    <fitid>722000517980011</fitid>
    <benefit>debit</benefit>
    <payeeinfo>
      <name>"TINA" STUR,</name>
      <city> UB</city>
    </payeeinfo>
    <payeeaccountinfo>
      <acctid>111-0000000001111-11</acctid>
      <bankid>170</bankid>
      <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD      </bankname>
    </payeeaccountinfo>
    <dtposted>2003-02-04T00:00:00</dtposted>
    <trnamt>1950.00</trnamt>
    <purpose>Prijem pazara      </purpose>
    <purposecode>163</purposecode>
    <curdef>DIN</curdef>
    <payeerefnumber/>
    <trnplace/>
    <dtuser>2003-02-04T08:15:47</dtuser>
    <dtavail>2003-02-04T00:00:00</dtavail>
    <refnumber/>
    <refmodel/>
    <payeerefmodel/>
    <urgency>ACH</urgency>
    <fee>0</fee>
    <statusinfo>
      <code/>
      <timeposted/>
    </statusinfo>
  </stmtrn>
</trnlist>
</stmtrs>

```

7.3. XML shema za validaciju poslednjeg izvoda u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="acctid" type="xs:string">
    <xs:annotation>
      <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="balamt" type="xs:decimal">
    <xs:annotation>
      <xs:documentation>Iznos se daje sa dva decimalna mesta. </xs:documentation>
    </xs:annotation>
  </xs:element>

```

```

</xs:element>
<xs:element name="code" type="xs:integer">
  <xs:annotation>
    <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u
suprotnom vrednost odgovara kodu greške.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="curdef" type="xs:string">
  <xs:annotation>
    <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="dtasof" type="xs:dateTime">
  <xs:annotation>
    <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS). </xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="stmtrs">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="rstype">
        <xs:annotation>
          <xs:documentation>Tip dokumenta koji je banka poslala komitentu.</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="status">
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="code"/>
            <xs:element name="severity">
              <xs:annotation>
                <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}</xs:documentation>
              </xs:annotation>
              <xs:simpleType>
                <xs:restriction base="xs:string">
                  <xs:enumeration value="INFO"/>
                  <xs:enumeration value="WARN"/>
                  <xs:enumeration value="ERROR"/>
                </xs:restriction>
              </xs:simpleType>
            </xs:element>
            <xs:element name="detail">
              <xs:annotation>
                <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
              </xs:annotation>
              <xs:complexType/>
            </xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element ref="curdef"/>
      <xs:element ref="acctid"/>
      <xs:element name="stmtnumber" type="xs:byte"/>
      <xs:element name="ledgerbal">
        <xs:annotation>
          <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod</xs:documentation>
        </xs:annotation>

```

```

<xs:complexType>
  <xs:sequence>
    <xs:element ref="balamt"/>
    <xs:element ref="dtasof"/>
  </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="availbal">
  <xs:annotation>
    <xs:documentation>Trenutno stanje na računu (potencijalno stanje)</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="balamt"/>
      <xs:element ref="dtasof"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="reservedfunds" type="xs:decimal">
  <xs:annotation>
    <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="trnlist">
  <xs:annotation>
    <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element name="stmtrn" maxOccurs="unbounded">
        <xs:annotation>
          <xs:documentation>Transakcija u platnom prometu (statement transaction). U
transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne
nalaze u samim transakcijama.</xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element name="trntype">
              <xs:annotation>
                <xs:documentation>Tip transakcije (transaction type) - vrsta
instrumenta platnog prometa</xs:documentation>
              </xs:annotation>
              <xs:simpleType>
                <xs:restriction base="xs:string">
                  <xs:enumeration value="ibank.payment.pp1"/>
                  <xs:enumeration value="ibank.payment.pp2"/>
                  <xs:enumeration value="ibank.payment.pp3"/>
                  <xs:enumeration value="ibank.payment.pp4"/>
                </xs:restriction>
              </xs:simpleType>
            </xs:element>
            <xs:element name="trnuid">
              <xs:annotation>
                <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine</xs:documentation>
              </xs:annotation>
              <xs:complexType/>
            </xs:element>
            <xs:element name="fitid" type="xs:string">
              <xs:annotation>
                <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka.</xs:documentation>
              </xs:annotation>
            </xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="benefit">

```

```

    <xs:annotation>
      <xs:documentation>Oznaka smera knjiženja</xs:documentation>
    </xs:annotation>
  </xs:simpleType>
  <xs:restriction base="xs:string">
    <xs:enumeration value="credit"/>
    <xs:enumeration value="debit"/>
  </xs:restriction>
</xs:simpleType>
</xs:element>
<xs:element name="payeeinfo">
  <xs:annotation>
    <xs:documentation>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
  </xs:annotation>
  <xs:complexType>
    <xs:sequence>
      <xs:element name="name" type="xs:string"/>
      <xs:element name="city" type="xs:string"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="payeeaccountinfo">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="acctid"/>
      <xs:element name="bankid" type="xs:short">
        <xs:annotation>
          <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="bankname" type="xs:string"/>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:element name="dtposted" type="xs:dateTime"/>
<xs:element name="trnamt" type="xs:decimal">
  <xs:annotation>
    <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="purpose" type="xs:string"/>
<xs:element name="purposecode" type="xs:short">
  <xs:annotation>
    <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element ref="curdef"/>
<xs:element name="payeerefnumber">
  <xs:complexType/>
</xs:element>
<xs:element name="trnplace">
  <xs:annotation>
    <xs:documentation>Mesto izvršenja
transakcije</xs:documentation>
  </xs:annotation>
</xs:complexType/>
</xs:element>
<xs:element name="dtuser" type="xs:dateTime">
  <xs:annotation>
    <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
  </xs:annotation>

```

```

</xs:element>
<xs:element name="dtavail" type="xs:dateTime">
  <xs:annotation>
    <xs:documentation>Datum valute u UTC formatu (DDDD-MM-
YYYYTHH:MM:SS).</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="refnumber" type="xs:string">
  <xs:annotation>
    <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="refmodel">
  <xs:annotation>
    <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
  </xs:annotation>
  <xs:complexType/>
</xs:element>
<xs:element name="payeerefmodel">
  <xs:annotation>
    <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
  </xs:annotation>
  <xs:complexType/>
</xs:element>
<xs:element name="urgency" type="xs:string">
  <xs:annotation>
    <xs:documentation>Oznaka hitnosti. </xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="fee" type="xs:boolean"/>
<xs:element name="statusinfo">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="code"/>
      <xs:element name="timeposted">
        <xs:annotation>
          <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
        </xs:annotation>
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
<xs:sequence>
  <xs:complexType/>
</xs:sequence>
<xs:attribute name="count" type="xs:byte" use="required"/>
</xs:complexType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
</xs:schema>

```

8. Struktura XML izvoda po broju u platnom prometu

Izvod u platnom prometu sadrži proknjižene (finalno realizovane promene) u okviru jednog radnog dana, kao i stanje računa pre i nakon tih promena.

8.1. Opis strukture XML izvoda po broju u platnom prometu

- / stmtrs ...**
Root element info odgovora banke (statement response). Sadrži u sebi elemente zaglavlja i listu transakcija.
- / stmtrs/ rstype** (minoccurs = 1; maxoccurs = 1)
Tip dokumenta koji je banka poslala komitentu. Izvod je označen tipom *ibank.payment.stmtrs.ledger.past*.
- / stmtrs/ status** (minoccurs = 1; maxoccurs = 1) agregat
- / stmtrs/ status/ code** (minoccurs = 1; maxoccurs = 1)
Šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u suprotnom vrednost odgovara kodu greške.
- / stmtrs/ status/ severity** (minoccurs = 1; maxoccurs = 1)
Tip statusa odgovora {INFO, WARN, ERROR}.
- / stmtrs/ curdef** (minoccurs = 1; maxoccurs = 1)
Oznaka valute. Za platni promet u zemlji uvek je DIN.
- / stmtrs/ acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- / stmtrs/ stmtnumber** (minoccurs = 1; maxoccurs = 1)
Redni broj izvoda računa u platnom prometu u tekućoj godini.
- / stmtrs/ ledgerbal** (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) sa kojim je zaključen prethodni izvod.
- / stmtrs/ ledgerbal/ balamt** (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.
- / stmtrs/ ledgerbal/ dtasof** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) prethodnog izvoda u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS).
- / stmtrs/ availbal** (minoccurs = 1; maxoccurs = 1) agregat
Knjigovodstveno stanje (balance ammount) kojim je zaključen ovaj izvod.
- / stmtrs/ availbal/ balamt** (minoccurs = 1; maxoccurs = 1)
Iznos se daje sa dva decimalna mesta.
- / stmtrs/ availbal/ dtasof** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date as of) ovog izvoda u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / stmtrs/ reservedfunds** (minoccurs = 1; maxoccurs = 1) agregat
Sredstva rezervisana za finansijske transakcije.
- / stmtrs/ trnlist** (minoccurs = 1; maxoccurs = 1) agregat
Lista transakcija (transaction list) proknjiženih u ovom izvodu.
- / stmtrs/ stmtrn** (minoccurs = 1; maxoccurs = unbounded) agregat

Transakcija u platnom prometu (statement transaction). U transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne nalaze u samim transakcijama.

- / **stmtrs/ stmtrn/ trntype** (minoccurs = 1; maxoccurs = 1)
Tip transakcije (transaction type) - vrsta instrumenta platnog prometa.
Može da ima vrednost iz sledećeg skupa: {ibank.payment.pp0, ibank.payment.pp1, ibank.payment.pp2, ibank.payment.pp3, ibank.payment.pp4}
- / **stmtrs/ stmtrn/ fitid** (minoccurs = 1; maxoccurs = 1)
Broj za reklamaciju - (financial institution transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka. Format se razlikuje od banke do banke, ali je vrednost jedinstvena na nivou jedne banke
- / **stmtrs/ stmtrn/ benefit** (minoccurs = 1; maxoccurs = 1)
Oznaka smeru knjiženja, {credit, debit} (odobrenje, zaduženje)
- / **stmtrs/ stmtrn/ payeeinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o drugoj strani (poveriocu ili dužniku).
- / **stmtrs/ stmtrn/ payeeinfo/ name** (minoccurs = 1; maxoccurs = 1)
Naziv druge strane (poverioca ili dužnika).
- / **stmtrs/ stmtrn/ payeeinfo/ city** (minoccurs = 1; maxoccurs = 1)
Sediste druge strane (poverioca ili dužnika).
- / **stmtrs/ stmtrn/ payeeaccountinfo** (minoccurs = 1; maxoccurs = 1) agregat
Informacije o računu druge strane.
- / **stmtrs/ stmtrn/ payeeaccountinfo/ acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.
- / **stmtrs/ stmtrn/ payeeaccountinfo/ bankid** (minoccurs = 1; maxoccurs = 1)
Jedinstvena oznaka banke kod koje se vodi račun druge strane (vodeće tri cifre računa).
- / **stmtrs/ stmtrn/ payeeaccountinfo/ bankname** (minoccurs = 1; maxoccurs = 1)
Naziv banke kod koje se nalazi račun druge strane.
- / **stmtrs/ stmtrn/ trnamt** (minoccurs = 1; maxoccurs = 1)
Iznos transakcije (transaction amount). Iznos se daje u apsolutnom iznosu sa dva decimalna mesta.
- / **stmtrs/ stmtrn/ curdef** (minoccurs = 1; maxoccurs = 1)
Oznaka valute (currency definition) . Za platni promet u zemlji uvek je DIN.
- / **stmtrs/ stmtrn/ purpose** (minoccurs = 1; maxoccurs = 1)
Svrha plaćanja (purpose). Opis svrhe plaćanja.
- / **stmtrs/ stmtrn/ purposecode** (minoccurs = 1; maxoccurs = 1)
Šifra plaćanja (purpose code), trocifrena prema šifarniku NBJ.
- / **stmtrs/ stmtrn/ trnplace** (minoccurs = 1; maxoccurs = 1)
Mesto izvršenja transakcije.
- / **stmtrs/ stmtrn/ dtposted** (minoccurs = 1; maxoccurs = 1)
Datum knjiženja (date posted) transakcije u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ dtuser** (minoccurs = 1; maxoccurs = 1)
Datum unosa transakcije u sistem u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ dtavail** (minoccurs = 1; maxoccurs = 1)
Datum valute u UTC formatu (DDDD-MM-YYYYTHH:MM:SS).
- / **stmtrs/ stmtrn/ refmodel** (minoccurs = 1; maxoccurs = 1)
Model poziva na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.

- / **stmtrs/ stmtrn/ refnumber** (minoccurs = 1; maxoccurs = 1)
Poziv na broj vlasnika računa za koji se daje izvod. Sadržaj je definisan odgovarajućim uputstvom NBJ.
- / **stmtrs/ stmtrn/ payeerefermodel** (minoccurs = 1; maxoccurs = 1)
Model poziva na broj druge strane.
- / **stmtrs/ stmtrn/ payeerefernumber** (minoccurs = 1; maxoccurs = 1)
Poziv na broj druge strane.
- / **stmtrs/ stmtrn/ urgency** (minoccurs = 1; maxoccurs = 1)
Oznaka hitnosti. Može da ima vrednost iz sledećeg skupa {ACH, RTGS} gde je: ACH - Neto poravnanje (KLIRING) RTGS - Bruto poravnanje u realnom vremenu

8.2. Primer XML izvoda po broju u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<stmtrs xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRSIzvodPoBroju_Poslednjilzvod.xsd">
  <rstyle>ibank.payment.stmtrs.ledger.past</rstyle>
  <status>
    <code>0</code>
    <severity>INFO</severity>
    <detail/>
  </status>
  <curdef>DIN</curdef>
  <acctid>111-0000000001111-11</acctid>
  <stmtnumber>22</stmtnumber>
  <ledgerbal>
    <balamt>0.00</balamt>
    <dtasof>2003-01-31T00:00:00</dtasof>
  </ledgerbal>
  <availbal>
    <balamt>1283473.49</balamt>
    <dtasof>2003-01-31T00:00:00</dtasof>
  </availbal>
  <reservedfunds>0.00</reservedfunds>
  <trnlist count="2">
    <stmtrn>
      <trntype>ibank.payment.pp2</trntype>
      <trnuid/>
      <fitid>506000520170012</fitid>
      <benefit>credit</benefit>
      <payeeinfo>
        <name>"CHROMOS" AD,</name>
        <city> BEOGRAD - STARI</city>
      </payeeinfo>
      <payeeaccountinfo>
        <acctid>111-0000000001111-11</acctid>
        <bankid>170</bankid>
        <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD      </bankname>
      </payeeaccountinfo>
      <dtposted>2003-01-31T00:00:00</dtposted>
      <trnamt>12035.00</trnamt>
      <purpose>Isplata zarada      </purpose>
      <purposecode>140</purposecode>
      <curdef>DIN</curdef>
      <payeerefernumber/>
      <trnplace/>
      <dtuser>2003-01-31T00:00:00</dtuser>
      <dtavail>2003-01-31T00:00:00</dtavail>
      <refnumber/>
      <refmodel/>
    </stmtrn>
  </trnlist>
</stmtrs>

```

```

    <payeerefermodel/>
    <urgency>ACH</urgency>
    <fee>0</fee>
    <statusinfo>
      <code/>
      <timeposted/>
    </statusinfo>
  </stmtrn>
</stmtrn>
  <trntype>ibank.payment.pp2</trntype>
  <trnuid/>
  <fitid>505000532890012</fitid>
  <benefit>credit</benefit>
  <payeeinfo>
    <name>"MING" DOO BEOGRAD,</name>
    <city> BEOGRAD</city>
  </payeeinfo>
  <payeeaccountinfo>
    <acctid>111-0000000001111-11</acctid>
    <bankid>170</bankid>
    <bankname>EKSPORT-IMPORT BANKA EKSIM BANKA A.D. BEOGRAD      </bankname>
  </payeeaccountinfo>
  <dtposted>2003-01-31T00:00:00</dtposted>
  <trnamt>79356.94</trnamt>
  <purpose>Isplata zarada      </purpose>
  <purposecode>140</purposecode>
  <curdef>DIN</curdef>
  <payeerefernumber/>
  <trnplace/>
  <dtuser>2003-01-31T00:00:00</dtuser>
  <dtavail>2003-01-31T00:00:00</dtavail>
  <refnumber/>
  <refmodel/>
  <payeerefermodel/>
  <urgency>ACH</urgency>
  <fee>0</fee>
  <statusinfo>
    <code/>
    <timeposted/>
  </statusinfo>
</stmtrn>
</trnlist>
</stmtrs>

```

8.3. XML Shema za validaciju izvoda po broju u platnom prometu

```

<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="acctid" type="xs:string">
    <xs:annotation>
      <xs:documentation>Broj računa u platnom prometu u formatu b(3)-p(13)-k(2) gde je: b - jedinstveni
kod banke u platnom prometu, p - partija i k - kontrolni broj po modulu 97.</xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="balamt" type="xs:decimal">
    <xs:annotation>
      <xs:documentation>Iznos se daje sa dva decimalna mesta. </xs:documentation>
    </xs:annotation>
  </xs:element>
  <xs:element name="code" type="xs:integer">
    <xs:annotation>

```

```

    <xs:documentation>šifra statusa odgovora banke. Ukoliko je zahtev uspešno obrađen vrednost je 0, u
suprotnom vrednost odgovora kodu greške.</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="curdef" type="xs:string">
  <xs:annotation>
    <xs:documentation>Oznaka valute. Za platni promet u zemlji uvek je DIN</xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="dtasof" type="xs:dateTime">
  <xs:annotation>
    <xs:documentation>Datum u UTC formatu: (DDDD-MM-YYYYTHH:MM:SS). </xs:documentation>
  </xs:annotation>
</xs:element>
<xs:element name="stmtrs">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="rstype">
        <xs:annotation>
          <xs:documentation>Tip dokumenta koji je banka poslala komitentu.</xs:documentation>
        </xs:annotation>
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
            <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="status">
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="code"/>
            <xs:element name="severity">
              <xs:annotation>
                <xs:documentation>Tip statusa odgovora {INFO, WARN,
ERROR}.</xs:documentation>
              </xs:annotation>
              <xs:simpleType>
                <xs:restriction base="xs:string">
                  <xs:enumeration value="INFO"/>
                  <xs:enumeration value="WARN"/>
                  <xs:enumeration value="ERROR"/>
                </xs:restriction>
              </xs:simpleType>
            </xs:element>
            <xs:element name="detail">
              <xs:annotation>
                <xs:documentation>opis greške (ukoliko je došlo do
greške)</xs:documentation>
              </xs:annotation>
              <xs:complexType/>
            </xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element ref="curdef"/>
      <xs:element ref="acctid"/>
      <xs:element name="stmtnumber" type="xs:byte"/>
      <xs:element name="ledgerbal">
        <xs:annotation>
          <xs:documentation>Knjigovodstveno stanje (balance amount) sa kojim je zaključen
prethodni izvod</xs:documentation>
        </xs:annotation>
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="balamt"/>

```

```

        <xs:element ref="dtasof"/>
    </xs:sequence>
</xs:complexType>
</xs:element>
<xs:element name="availbal">
    <xs:annotation>
        <xs:documentation>Trenutno stanje na računu (potencijalno stanje)</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element ref="balamt"/>
            <xs:element ref="dtasof"/>
        </xs:sequence>
    </xs:complexType>
</xs:element>
<xs:element name="reservedfunds" type="xs:decimal">
    <xs:annotation>
        <xs:documentation>Sredstva rezervisana za finansijske transakcije.</xs:documentation>
    </xs:annotation>
</xs:element>
<xs:element name="trnlist">
    <xs:annotation>
        <xs:documentation>Lista transakcija (transaction list) koje se ne nalaze ni na jednom
izvodu</xs:documentation>
    </xs:annotation>
    <xs:complexType>
        <xs:sequence>
            <xs:element name="stmtrn" maxOccurs="unbounded">
                <xs:annotation>
                    <xs:documentation>Transakcija u platnom prometu (statement transaction). U
transakciji su prikazani detalji druge strane, dok se detalji o računu za koji se daje izvod i vlasniku računa ne
nalaze u samim transakcijama.</xs:documentation>
                </xs:annotation>
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="trntype">
                            <xs:annotation>
                                <xs:documentation>Tip transakcije (transaction type) - vrsta
instrumenta platnog prometa</xs:documentation>
                            </xs:annotation>
                            <xs:simpleType>
                                <xs:restriction base="xs:string">
                                    <xs:enumeration value="ibank.payment.pp1"/>
                                    <xs:enumeration value="ibank.payment.pp2"/>
                                    <xs:enumeration value="ibank.payment.pp3"/>
                                    <xs:enumeration value="ibank.payment.pp4"/>
                                </xs:restriction>
                            </xs:simpleType>
                        </xs:element>
                        <xs:element name="trnuid">
                            <xs:annotation>
                                <xs:documentation>GUID koji jedinstveno identifikuje transakciju
poslatu sa korisnikove masine</xs:documentation>
                            </xs:annotation>
                            <xs:complexType/>
                        </xs:element>
                        <xs:element name="fitid" type="xs:string">
                            <xs:annotation>
                                <xs:documentation>Broj za reklamaciju - (financial institution
transaction id) jedinstveni identifikator transakcije (instrumenta) koga dodeljuje banka.</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                        <xs:element name="benefit">
                            <xs:annotation>
                                <xs:documentation>Oznaka smera knjiženja</xs:documentation>
                            </xs:annotation>
                        </xs:element>
                    </xs:sequence>
                </xs:complexType>
            </xs:element>
        </xs:sequence>
    </xs:complexType>
</xs:element>

```

```

        <xs:simpleType>
            <xs:restriction base="xs:string">
                <xs:enumeration value="credit"/>
                <xs:enumeration value="debit"/>
            </xs:restriction>
        </xs:simpleType>
    </xs:element>
    <xs:element name="payeeinfo">
        <xs:annotation>
            <xs:documentation>Informacije o drugoj strani (poveriocu ili
duzniku).</xs:documentation>
        </xs:annotation>
        <xs:complexType>
            <xs:sequence>
                <xs:element name="name" type="xs:string"/>
                <xs:element name="city" type="xs:string"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
    <xs:element name="payeeaccountinfo">
        <xs:complexType>
            <xs:sequence>
                <xs:element ref="acctid"/>
                <xs:element name="bankid" type="xs:short">
                    <xs:annotation>
                        <xs:documentation>Jedinstvena oznaka banke kod
koje se vodi račun druge strane (vodeće tri cifre računa).</xs:documentation>
                    </xs:annotation>
                </xs:element>
                <xs:element name="bankname" type="xs:string"/>
            </xs:sequence>
        </xs:complexType>
    </xs:element>
    <xs:element name="dtposted" type="xs:dateTime"/>
    <xs:element name="trnamt" type="xs:decimal">
        <xs:annotation>
            <xs:documentation>Iznos transakcije (transaction amount). Iznos
se daje u apsolutnom iznosu sa dva decimalna mesta.</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="purpose" type="xs:string"/>
    <xs:element name="purposecode" type="xs:short">
        <xs:annotation>
            <xs:documentation>Šifra plaćanja (purpose code), trocifrena
prema šifarniku NBSC.</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element ref="curdef"/>
    <xs:element name="payeerefnumber">
        <xs:complexType/>
    </xs:element>
    <xs:element name="trnplace">
        <xs:annotation>
            <xs:documentation>Mesto izvršenja
transakcije</xs:documentation>
        </xs:annotation>
    </xs:complexType/>
    </xs:element>
    <xs:element name="dtuser" type="xs:dateTime">
        <xs:annotation>
            <xs:documentation>Datum unosa transakcije u sistem u UTC
formatu (DDDD-MM-YYYYTHH:MM:SS).</xs:documentation>
        </xs:annotation>
    </xs:element>
    <xs:element name="dtavail" type="xs:dateTime">
        <xs:annotation>

```

```

        <xs:documentation>Datum valute u UTC formatu (DDDD-MM-
YYYYYTHH:MM:SS).</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="refnumber" type="xs:string">
        <xs:annotation>
          <xs:documentation>Poziv na broj vlasnika računa za koji se daje
izvod. Sadržaj je definisan odgovarajućim uputstvom NBSC.</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="refmodel">
        <xs:annotation>
          <xs:documentation>Model poziva na broj druge
strane.</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="payeerefmodel">
        <xs:annotation>
          <xs:documentation>Poziv na broj druge
strane.</xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="urgency" type="xs:string">
        <xs:annotation>
          <xs:documentation>Oznaka hitnosti. </xs:documentation>
        </xs:annotation>
      </xs:element>
      <xs:element name="fee" type="xs:boolean"/>
      <xs:element name="statusinfo">
        <xs:complexType>
          <xs:sequence>
            <xs:element ref="code"/>
            <xs:element name="timeposted">
              <xs:annotation>
                <xs:documentation>Datum i vreme prijema naloga u
platni promet u UTF formatu.</xs:documentation>
              </xs:annotation>
            </xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:sequence>
        </xs:complexType>
      </xs:sequence>
      <xs:attribute name="count" type="xs:byte" use="required"/>
    </xs:element>
  </xs:sequence>
</xs:complexType>
</xs:element>
</xs:schema>

```


9. Primeri XML zahteva

9.1. Struktura XML zahteva za dnevnim nalozima

9.1.1. Struktura XML zahteva za dnevnim nalozima

- / **stmtrq** ...
Root element zahteva.
- / **stmtrq/rqtype** (minoccurs = 1; maxoccurs = 1)
Tip zahteva koji se šalje banci. Zahtev za dnevnim nalozima je označen tipom *ibank.payment.stmtrq.today*.
- / **stmtrq/acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa za koji se šalje zahtev

9.1.2. Primer XML zahteva za dnevnim nalozima

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
  <acctid>111-0000000001111-11</acctid>
  <rqtype>ibank.payment.stmtrq.today</rqtype>
  <dateasof/>
  <ledgerno>0</ledgerno>
</stmtrq>
```

9.1.3. XML Shema za validaciju zahteva za dnevnim nalozima

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="stmtrq">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="acctid" type="xs:string"/>
        <xs:element name="rqtype">
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrq.simple"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
              <xs:enumeration value="ibank.payment.stmtrq.today"/>
              <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="dateasof" type="xs:string"/>
        <xs:element name="ledgerno" type="xs:unsignedInt"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```


9.2. Struktura XML zahteva za izvodom po broju

9.2.1. Opis strukture XML zahteva za izvodom po broju

- / **stmtrq** ...
Root element zahteva.
- / **stmtrq/rqtype** (minoccurs = 1; maxoccurs = 1)
Tip zahteva koji se šalje banci. Zahtev za izvodom po broju je označen tipom *ibank.payment.stmtrq.ledger.past*.
- / **stmtrq/acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa za koji se šalje zahtev
- / **stmtrq/ledgerno** (minoccurs = 1; maxoccurs = 1)
Broj izvoda koji se traži

9.2.2. Primer XML zahteva za izvodom po broju

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtrqsimple.xsd">
  <acctid>111-0000000001111-11</acctid>
  <rqtype>ibank.payment.stmtrq.ledger.past</rqtype>
  <dateasof/>
  <ledgerno>22</ledgerno>
</stmtrq>
```

9.2.3. XML shema za validaciju zahteva za izvodom po broju

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="stmtrq">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="acctid" type="xs:string"/>
        <xs:element name="rqtype">
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrq.simple"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
              <xs:enumeration value="ibank.payment.stmtrq.today"/>
              <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="dateasof" type="xs:string"/>
        <xs:element name="ledgerno" type="xs:unsignedInt"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

9.3. Struktura XML zahteva za listu izvoda

9.3.1. Opis strukture XML zahteva za listu izvoda

- / **stmtrq** ...
Root element zahteva.
- / **stmtrq/rqtype** (minoccurs = 1; maxoccurs = 1)
Tip zahteva koji se šalje banci. Zahtev za listom izvoda je označen tipom *ibank.payment.stmtrq.stmtlist*.
- / **stmtrq/acctid** (minoccurs = 1; maxoccurs = 1)
Broj računa za koji se šalje zahtev

9.3.2. Primer XML zahteva za listu izvoda

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtrqsimple.xsd">
  <acctid>111-000000001111-11</acctid>
  <rqtype>ibank.payment.stmtrq.stmtlist</rqtype>
  <dateasof/>
  <ledgerno>0</ledgerno>
</stmtrq>
```

9.3.3. XML shema za validaciju zahteva za listu izvoda

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="stmtrq">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="acctid" type="xs:string"/>
        <xs:element name="rqtype">
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrq.simple"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
              <xs:enumeration value="ibank.payment.stmtrq.today"/>
              <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="dateasof" type="xs:string"/>
        <xs:element name="ledgerno" type="xs:unsignedInt"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

9.4. Struktura XML zahteva za poslednji izvod

9.4.1. Opis strukture XML zahteva za poslednji izvod

/ **stmtmq** ...

Root element zahteva.

/ **stmtmq/rqtype** (minoccurs = 1; maxoccurs = 1)

Tip zahteva koji se šalje banci. Zahtev za poslednjim izvodom je označen tipom *ibank.payment.stmq.ledger*.

/ **stmtmq/acctid** (minoccurs = 1; maxoccurs = 1)

Broj računa za koji se šalje zahtev

9.4.2. Primer XML zahteva za poslednji izvod

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtmq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtRQsimple.xsd">
  <acctid>111-0000000001111-11</acctid>
  <rqtype>ibank.payment.stmq.ledger</rqtype>
  <dateasof/>
  <ledgerno>0</ledgerno>
</stmtmq>
```

9.4.3. XML Shema za validaciju zahteva za poslednji izvod

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="stmtmq">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="acctid" type="xs:string"/>
        <xs:element name="rqtype">
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmq.simple"/>
              <xs:enumeration value="ibank.payment.stmq.ledger"/>
              <xs:enumeration value="ibank.payment.stmq.ledger.past"/>
              <xs:enumeration value="ibank.payment.stmq.today"/>
              <xs:enumeration value="ibank.payment.stmq.stmtlist"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="dateasof" type="xs:string"/>
        <xs:element name="ledgerno" type="xs:unsignedInt"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```

9.5. Struktura XML zahteva za stanje na računu

9.5.1. Opis strukture XML zahteva za stanje na računu

/ stmtrq ...

Root element zahteva.

/ stmtrq/ rqtype (minoccurs = 1; maxoccurs = 1)

Tip zahteva koji se šalje banci. Zahtev za stanjem na računu je označen tipom *ibank.payment.stmtrq.simple*.

/ stmtrq/ acctid (minoccurs = 1; maxoccurs = 1)

Broj računa za koji se šalje zahtev

9.5.2. Primer XML zahteva za stanje na računu

```
<?xml version="1.0" encoding="UTF-8"?>
<stmtrq xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="stmtrqSimple.xsd">
  <acctid>111-0000000001111-11</acctid>
  <rqtype>ibank.payment.stmtrq.simple</rqtype>
  <dateasof/>
  <ledgerno>0</ledgerno>
</stmtrq>
```

9.5.3. XML Shema za validaciju zahteva za stanje na računu

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" elementFormDefault="qualified">
  <xs:element name="stmtrq">
    <xs:complexType>
      <xs:sequence>
        <xs:element name="acctid" type="xs:string"/>
        <xs:element name="rqtype">
          <xs:simpleType>
            <xs:restriction base="xs:string">
              <xs:enumeration value="ibank.payment.stmtrq.simple"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger"/>
              <xs:enumeration value="ibank.payment.stmtrq.ledger.past"/>
              <xs:enumeration value="ibank.payment.stmtrq.today"/>
              <xs:enumeration value="ibank.payment.stmtrq.stmtlist"/>
            </xs:restriction>
          </xs:simpleType>
        </xs:element>
        <xs:element name="dateasof" type="xs:string"/>
        <xs:element name="ledgerno" type="xs:unsignedInt"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
</xs:schema>
```


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