

## **SUMMARY**

This program document contains a user guide for the Client-Bank (WEB) Software System of the Client module (hereinafter referred to as the system) for working with payment requests. The user guide contains:

- Overview;
- payment requests;

This program document is developed by Belarusbank.

## CONTENTS

CONTENTS .....	2
1. OVERVIEW.....	3
1.1 Intended Use of Payment requests .....	3
1.2 System Functions while Working with payment requests .....	3
2. PAYMENT REQUESTS .....	4
2.1 Logging in the System .....	4
2.2 Manual Input of PR.....	5
2.3 Operation and Functionalities to Work with PRs .....	8
2.4 Options for Documents List Representation.....	12
2.5 Arrangement of Documents Search .....	12
2.6 Creation of PRs by Importing from a File.....	14
2.7 Deleting the Created PR, Revoking the Signature on the Document .....	15
ANNEX 1 .....	17
ANNEX 2 .....	26
ANNEX 3 .....	28
ANNEX 4 .....	29

## **1. OVERVIEW**

### **1.1 Intended use of payment requests**

The "Documents – payment requests" menu allows the user to prepare, edit, sign and forward payment requests (hereinafter PR) in national or foreign currency to the bank for their further procession by the bank.

### **1.2 System Functions while Working with payment requests**

The program performs the following functions:

- 1) Creating PR by means of manual input;
- 2) Creating PR by means of their import from an external file with a specified structure;
- 3) Editing PR;
- 4) Forming the external representation of PR;
- 5) Applying electronic digital signatures to PR for the purpose of their approval and (or) forwarding to the bank;
- 6) Removing electronic digital signatures from PR;
- 7) Making copies of PR from the available list in the centralized Database (hereinafter DB);
- 8) Deleting PR from DB;
- 9) Forwarding signed payment requests to the bank for their further procession by responsible officers of the bank;
- 10) Revocation of PRs forwarded to the bank, but not accepted for execution by responsible officers of the bank.

## 2. PAYMENT REQUESTS


### 2.1 Logging in the System

1. Launch any web-browser (Opera (64-bit version), Firefox (64-bit version), Chrome, Microsoft Edge and go to <https://icb.asb.by/>.

2. Enter your name and password to log in to the system and undergo identification and authentication (Fig.1). Working with the system without successful authentication and authorization of a user is impossible. Authentication and authorization of a user are executed at the Data Base Management System (DBMS) level with consideration of access rights to system modules. Logging in is executed using login and password ("Password Entry" bookmark) or using a key ("Key Entry" bookmark).

Fig.1 Page for user data input

To prevent unauthorized access to the User's data through "Client-Bank (WEB)", there is an opportunity to enter the password three times when logging in the System, upon which the access is blocked. For unblocking, the User need to contact the corporate business service of the bank's structural subdivision serving the customer and provide an identity document to check that the data in the System is matching the client user data in the System.

3. Select the "Documents" item on the left from the menu of the main application form  Documents to go to the list of documents available for work (Fig. 2).

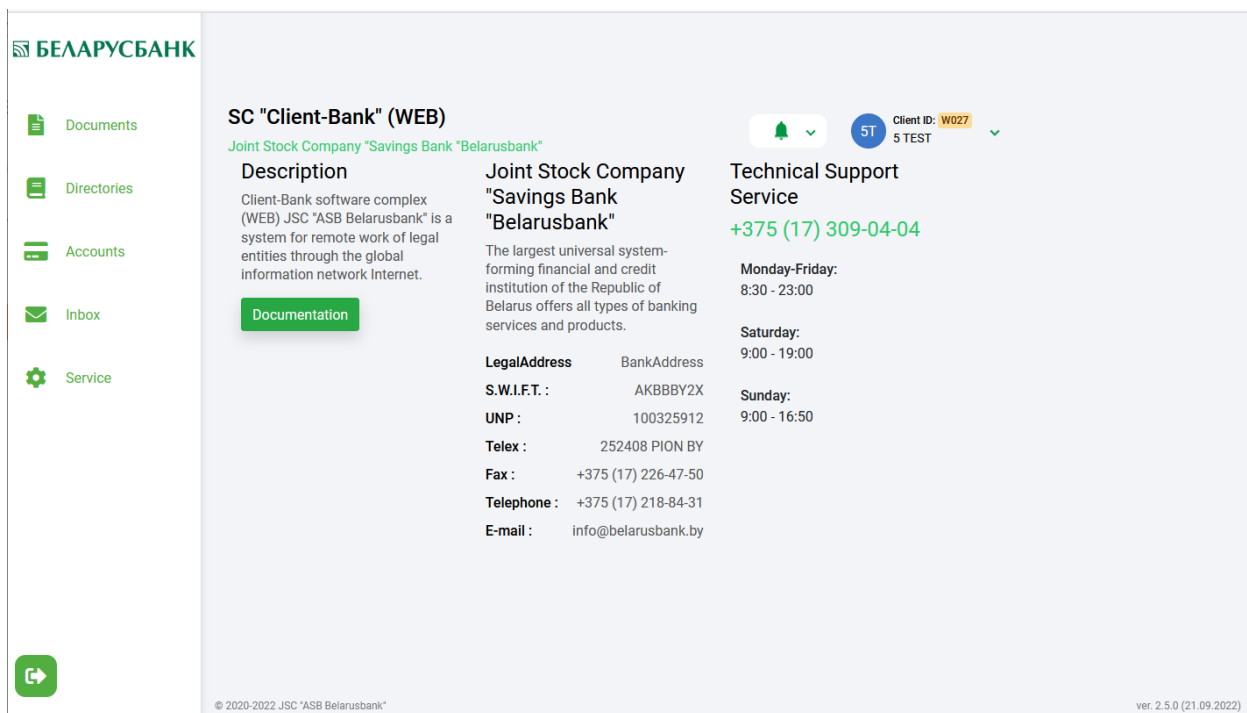


Fig. 2. Main menu of the System page.

## 2.2 Manual Input of PR

1. Creation of PR is provided for in the "payment requests" item of the "Documents" menu (Fig. 3), the selected mode for work is shown at the left top and is put in bold (Fig. 3). Under the main menu items, there are windows for selecting the operating mode, document states, options for viewing the list of PRs, a button for searching (Fig. 4). By default, the (PR) documents table displays documents being "in progress" with all the document states provided for under this document state.

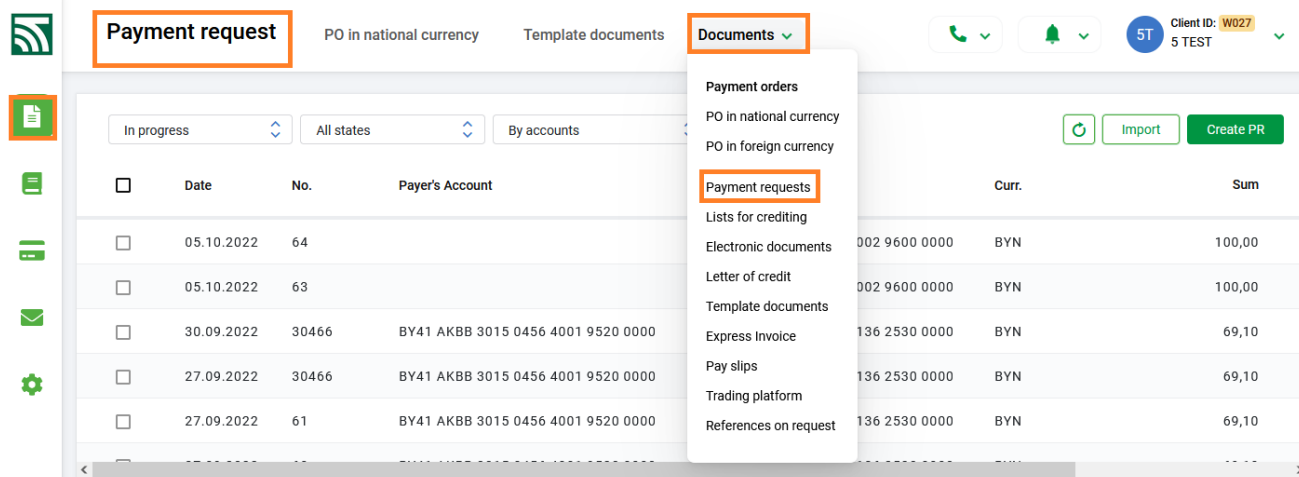


Fig. 3 Menu window for working with documents

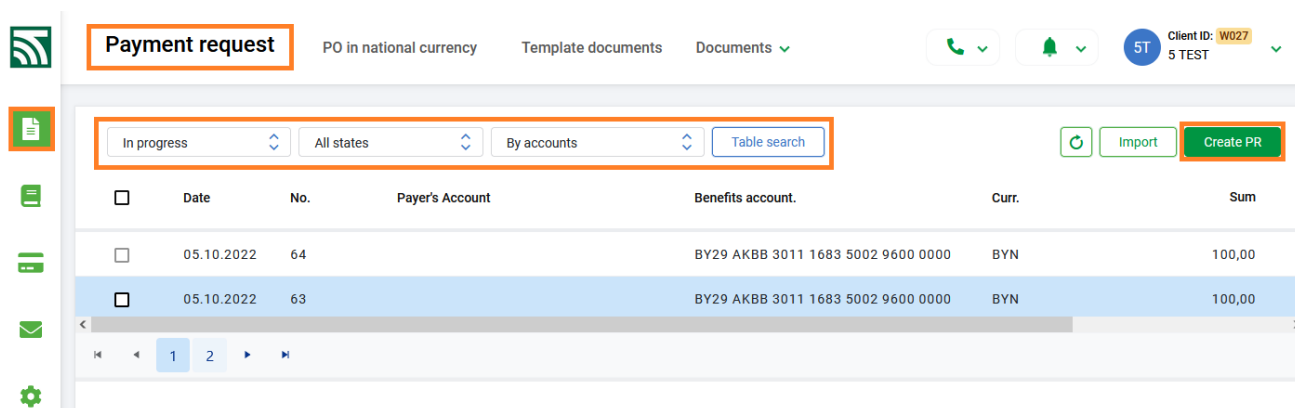


Fig. 4 Window of "Payment requests" documents.

2. Once the "Payment requests" item is selected from the menu, click the "Create PR" button on the right in the window and fill in the opened input form (Fig. 5).

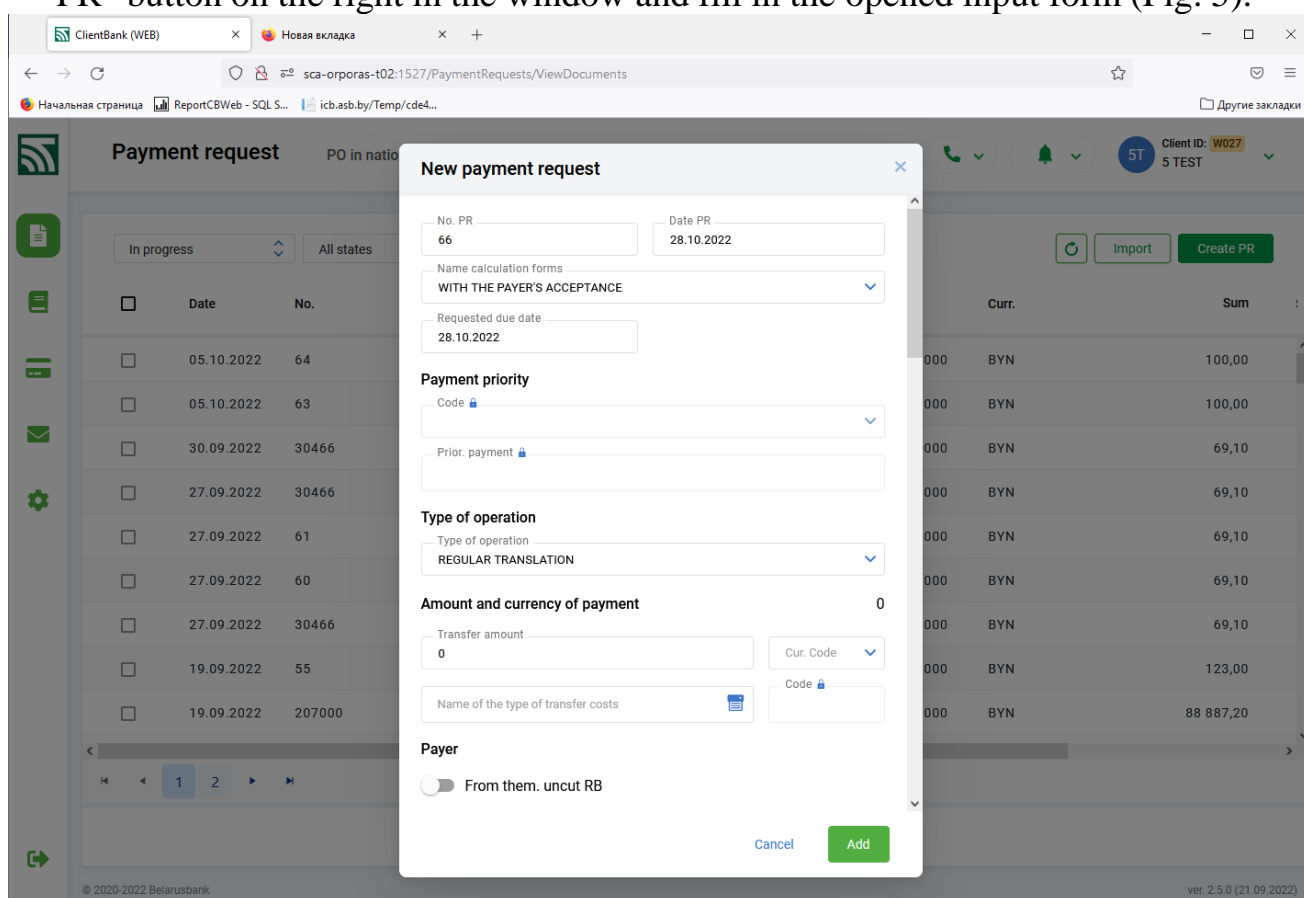







Fig. 5. Form for creating a payment request

Fig. 6 Window of the form with mandatory fields for creating a payment request

3. In the window of the manual input of PR, it is necessary to fill in the details, the mandatory nature of which depends on the method of payment. All mandatory fields to be filled in with PR details are highlighted with a red frame in the input field with indication of an error in the form of an informational message (Fig. 6). To copy and paste text in the input fields, use the keyboard shortcuts Ctrl-C (Copy) and Ctrl-V (Paste). The transition between the fields is implemented using the mouse cursor and the Tab key (Tabulation), a vertical scroll bar is provided for working in the form window. For a field with an icon  there is an option to select a value from the drop-down list, for a field with a mark  the connection of the directory is provided, the check-box  is designed to enable/disable the corresponding attribute, the icon  shows that the user can not edit the field, to delete information (clear the field) use . To work with data fields, a calendar call is provided by clicking the mouse on the field.

To save the completed PR, click the "Add" button (Fig. 7). All the information will be saved in the centralized database of the bank's server. Once the document is saved successfully, it will appear in the list of the user's PRs with the "Not Posted" status.

**New payment request**

Code

**Purpose of payment and details**

Payment purpose  Required field

Name of payment purpose code  Required field Code

Name of the payment purpose category code  Required field Code

Operation type code

**Founding document**

Foundation document code

**Reference Documents**

Reference document code  Required field

Date of the referenced document  Reference document number

Fig. 7 Window of PRs saving into BD

**Payment request** PO in national currency Template documents Documents

In progress All states By accounts Table search

<input type="checkbox"/>	Date	No.	Payer's Account	Benefits account.	Cur
<input type="checkbox"/>	05.10.2022	64		BY2 AKBB 301 [REDACTED] 00 0000	BYI
<input type="checkbox"/>	05.10.2022	63		BY AKBB 301 [REDACTED] 00 0000	BYI
<input type="checkbox"/>	30.09.2022	30466	BY41 AKBB 301 [REDACTED] 0000	BY AKBB 3012 [REDACTED] 0000	BYI

1 2

Fig. 8. The "In process" window. Table of PR documents.

### 2.3 Operation and functionalities to work with PR

1. Later on, to work with a separate document (PR) in the table of documents, individual function buttons are provided for use, located on the right on the line (document) , button for viewing a document: , button for changing a document: , button for calling the menu with a set of operations: .



2. To work with a group of documents, there are buttons located at the bottom right hand corner of the screen form of documents table and they become active if the document(-s) are selected: **Sign a document** **Send to the Bank** **View** **More** , button **More** calls an additional operations menu (Fig. 9).

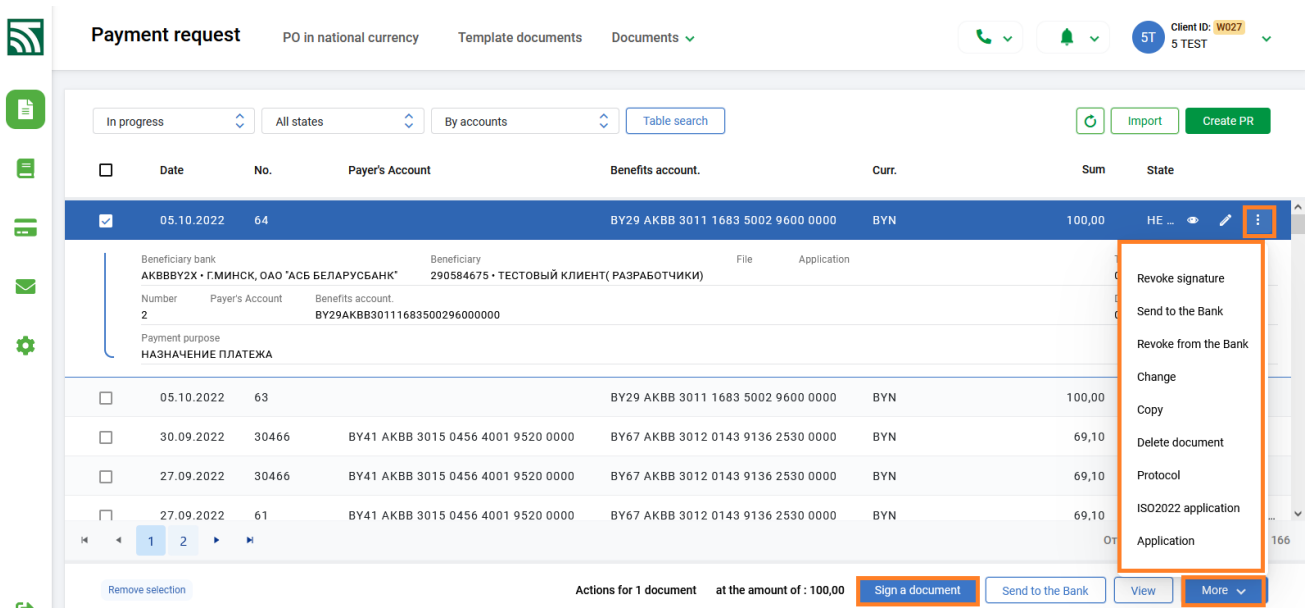




Fig. 9 Menu window with functional buttons for working with PRs

3. All created PRs have the "Not posted" state and can be changed (edited), to do so, click the button on the document itself , or use the "Change" operation from the set of functional operations dropped down while hovering the mouse cursor over and clicking  (Fig. 9). When changing (editing) PRs, an input form is opened with completed data that can be changed.

4. To edit one selected document, you can use the "Change" operation from the group operations - button **More** (Fig. 9).


5. When you select several documents at the bottom on the left of the screen, there is information displayed about the number of documents selected and their amount. Nearby there is a button for removing selections **Снять выделение**. Before sending PRs to the Bank for execution, it is necessary to select (choose) PRs and click the bottom button "Sign", or choose the "Sign" operation from the set of functional operations dropped down when hovering the mouse cursor over and clicking  (Fig. 9).

Fig. 10. Signing documents.

6. In the window for confirming the use of electronic digital signature for documents, enter the password to the personal key and click "Continue" (Fig. 10). There is a message displayed about the successful completion of the signature, the status of the document becomes "Signed" .

7. For signed PRs available are the following operations: "View", "Edit", "Copy", "Delete", "Sign", "Protocol". If the user choose an incorrect action to be performed with a document, the System will display the corresponding message (Fig. 11).

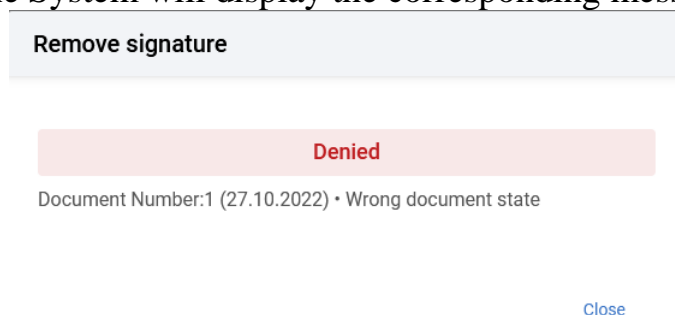


Fig. 11 The result of performing an unauthorized operation with a document

8. To send documents to the bank for execution, select the document(s) with the "Signed" status and choose the "Send to the Bank" operation (Fig. 12). Documents that have been forwarded to the bank acquire the "Sent to the Bank" status. Responsible officers in the bank shall perform all further operations with such documents.

	Date	No.	Payer's Account	Benefits account.	Curr.	Sum
<input type="checkbox"/>	28.10.2022	676	BY AKBB 3012 0000 00 0000 0000	BY12 INEA 0000 0000 0000 0000	BYN	50,00
<input type="checkbox"/>	27.10.2022	675	BY AKBB 3012 0000 00 0000 0000	BY12 INEA 0000 0000 0000 0000	BYN	50,00
<input checked="" type="checkbox"/>	27.10.2022	674	BY AKBB 3012 0000 00 0000 0000	BY12 INEA 0000 0000 0000 0000	BYN	150,00

Fig. 12. Window for sending documents to the bank.

9. To revoke documents that have been sent to the bank for execution, select them in the list of documents and choose the "Revoke from the Bank" operation from the list of group operations .

10. The list of documents revoked and deleted by the user, or documents rejected by the bank, can be viewed by selecting the "Rejected" section (Fig. 13). The list of documents will be displayed, taking into account the period specified by the user. The period is set by calling the extended calendar (Fig. 13).

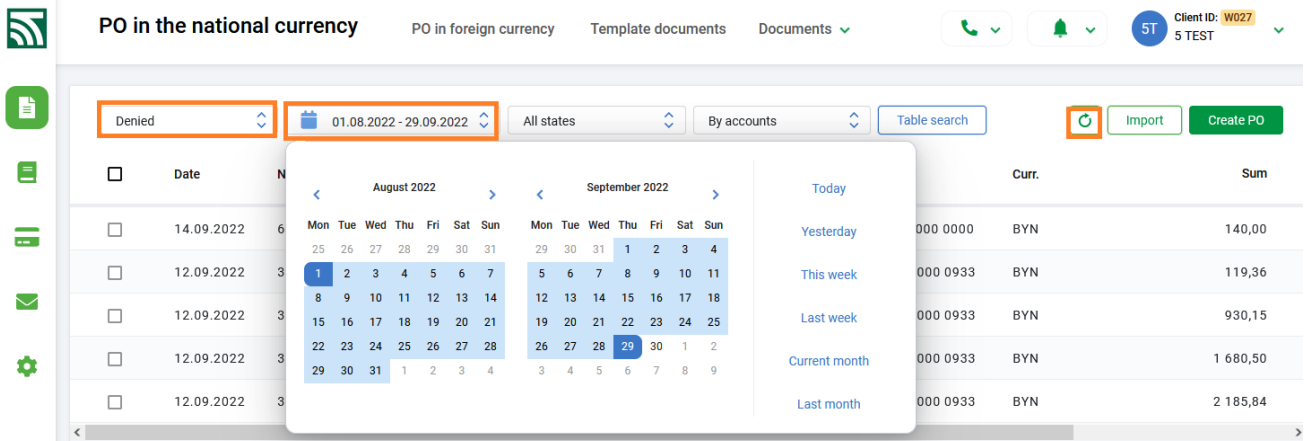



Fig. 13 Window of rejected documents

11. The calendar offers a choice of a date of 2 months (which can be changed by clicking the mouse and holding the cursor (mark), highlighting the required period), and to set the period, you can also use the option from the specific time definitions shown on the left (Today, yesterday, current week, etc.) (Fig. 13).

12. At the upper part of the screen, above the table with the list of documents, there is functionality for setting a section, filter, document search, separately on the right, there is a button for updating the screen  (Fig. 14). Any of the sections provides you with a possibility to select the necessary options, according to which the list of documents in the table will be displayed.

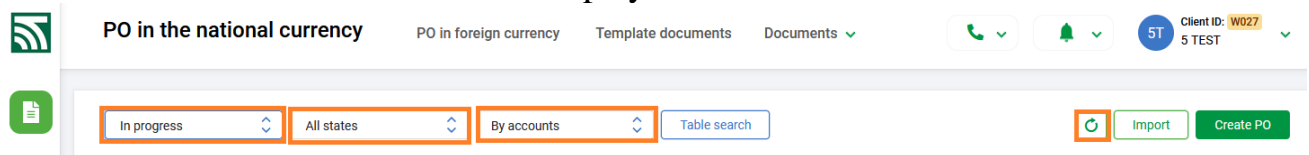





Fig. 14 Window for setting a filter and selecting documents

13. All PRs accepted and processed by the bank can be viewed in the "Processed" section.

14. For PRs withdrawn by the user or rejected by the bank, you can use the copy operation by selecting the "Copy" operation from the list of individual or group operations. Copies of the PRs will be displayed in the "In process" section.

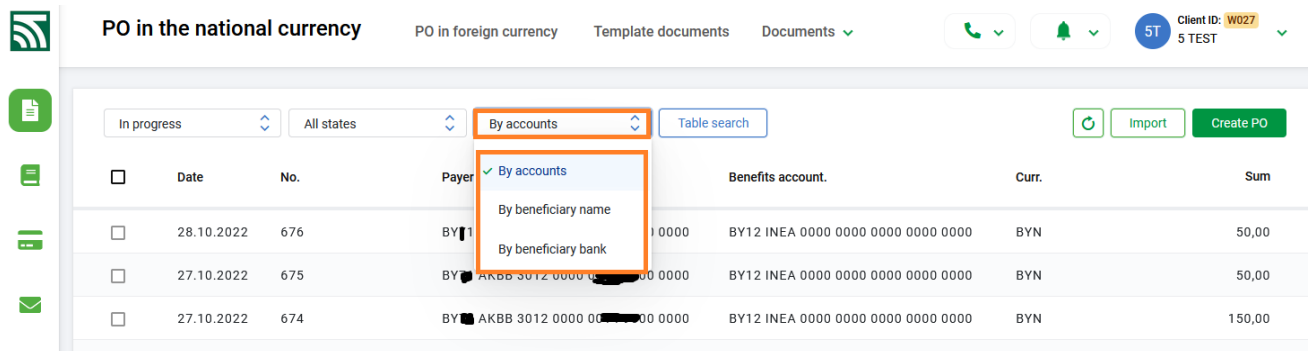
15. To view and (or) print some PR, you need to place the cursor on the document and click , or select the document(s) required for viewing in the list and click  and choose "View" from the group operations (on the right at the bottom of

the screen). External representation of PR for viewing or printing will be displayed in a new tab.

16. Viewing information about all operations on the document performed since its creation is arranged through the “Protocol” operation, from the list of operations by clicking the button . The list of all operations in the reverse chronological order.

## 2.4 Options for Documents List Representation

1. When viewing the documents list, several options of information displaying on the User's screen are provided. To view PRs list, there are available the following modes - "By accounts", "By beneficiary" and "By beneficiary bank". To use one of the options, it is necessary to select the corresponding line in the dropped-down list (Fig.15).



The screenshot shows a web interface for "PO in the national currency". At the top, there are navigation tabs: "PO in the national currency", "PO in foreign currency", "Template documents", and "Documents". On the right, there are icons for a phone, a bell, and a user profile (5T, Client ID: W027, 5 TEST). Below the navigation, there are filters for "In progress" and "All states", and a "By accounts" dropdown menu. A "Table search" button is also present. Below the filters, there is a table with columns: "Date", "No.", "Payer", "Benefits account.", "Curr.", and "Sum". The table contains three rows of data. A dropdown menu is open over the "By accounts" filter, showing three options: "By accounts" (selected), "By beneficiary name", and "By beneficiary bank".

Date	No.	Payer	Benefits account.	Curr.	Sum
28.10.2022	676	BY1	1 0000	BYN	50,00
27.10.2022	675	BY AKBB 3012 0000 00 0000 0000	BY12 INEA 0000 0000 0000 0000 0000	BYN	50,00
27.10.2022	674	BY AKBB 3012 0000 00 0000 0000	BY12 INEA 0000 0000 0000 0000 0000	BYN	150,00

Fig. 15 The selection of an option for viewing documents

2. The "By account" mode is set by default. The table shows the data on the accounts of the payer and beneficiary, all fields in the table are provided with sorting in descending / ascending order. When a specific document is selected, below highlighted is more complete and detailed information about the payment request.

## 2.5 Arrangement of Documents Search

1. To search for documents, use the search by details function (the “Search by table” mode), by doing so, a window opens with an input form for entering the details of the document for search (Fig. 16). The input form makes it possible to search for data by selected and completed fields.

	Date	No.	Payer's Account	Sum
<input type="checkbox"/>	28.10.2022	676	BY71 AKBB 3012 0000 0014 9000	50,00
<input type="checkbox"/>	27.10.2022	675	BY71 AKBB 3012 0000 0014 9000	50,00
<input type="checkbox"/>	27.10.2022	674	BY71 AKBB 3012 0000 0014 9000	150,00
<input type="checkbox"/>	27.10.2022	123	BY14 AKBB 3012 0627 2524 1600	3 902,57
<input type="checkbox"/>	26.10.2022	664	BY55 AKBB 3012 6337 6002 4540	35,00
<input type="checkbox"/>	26.10.2022	663	BY55 AKBB 3012 6337 6002 4540	101,00
<input type="checkbox"/>	26.10.2022	662	BY55 AKBB 3012 6337 6002 4540	35,00
<input type="checkbox"/>	26.10.2022	661	BY55 AKBB 3012 6337 6002 4540	35,00
<input type="checkbox"/>	26.10.2022	660	BY55 AKBB 3012 6337 6002 4540	35,00
<input type="checkbox"/>	24.10.2022	326	BY17 AKBB 3012 0000 0012 6410	3 680,00

Fig. 16 Documents search by details

2. After filling in all the necessary details for documents search, it is necessary to click the button **Apply filter** in the search form. It is also possible to clear previously entered information - button **Clear** to further fill in the form with new data or to reset the filter. The button **Cancel** will leave the information on the user's screen unchanged.

3. After clicking the "Apply filter" button, a documents list corresponding to the search conditions for the previously entered details will be displayed on the screen. If the documents are not found, an informational message is displayed on the screen. All data entered by the User for search are saved until documents search conditions are updated or until filters conditions are reset. At the bottom of the screen there is a separate additional button for resetting the filter (Fig.17).

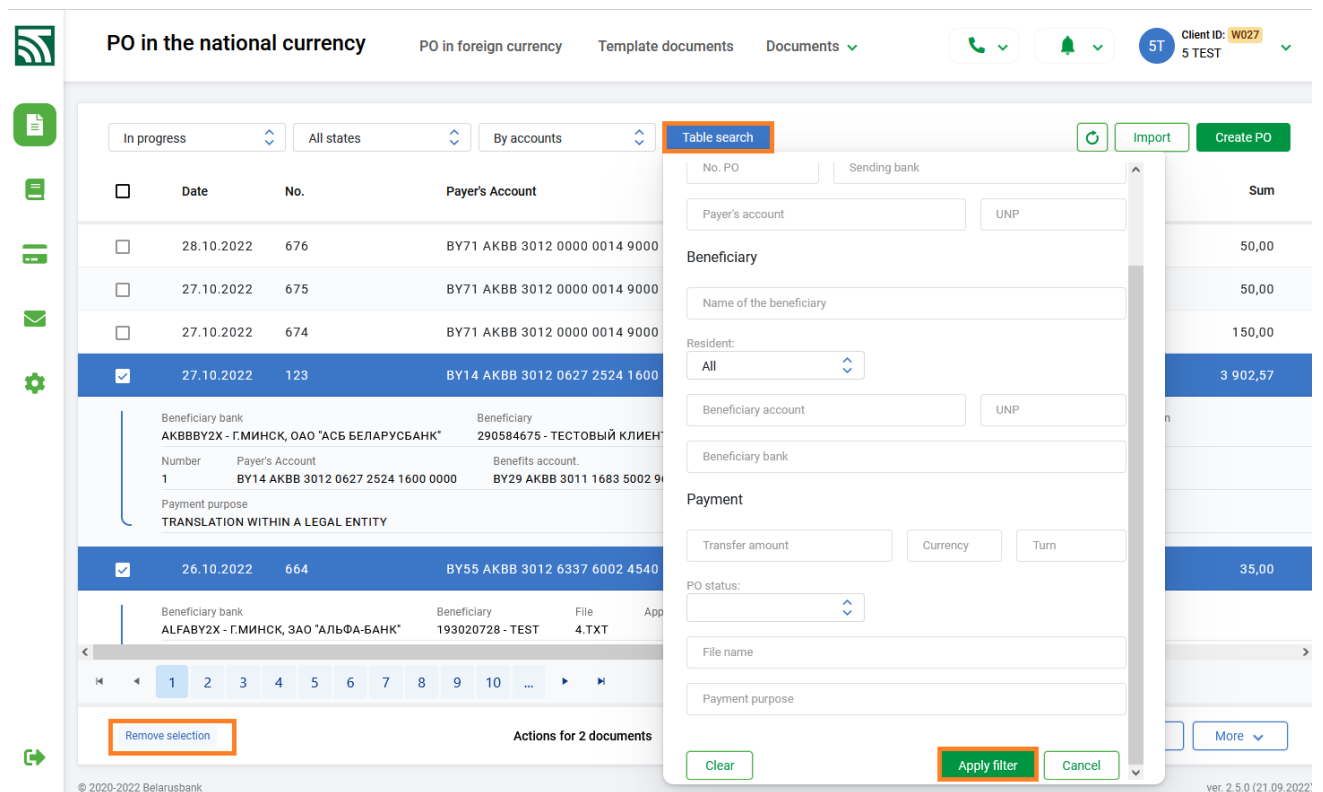


Fig. 17 Information message about filter setting in the documents list

- When selecting documents, the number and amount of documents selected by the user is displayed at the bottom of the screen form.

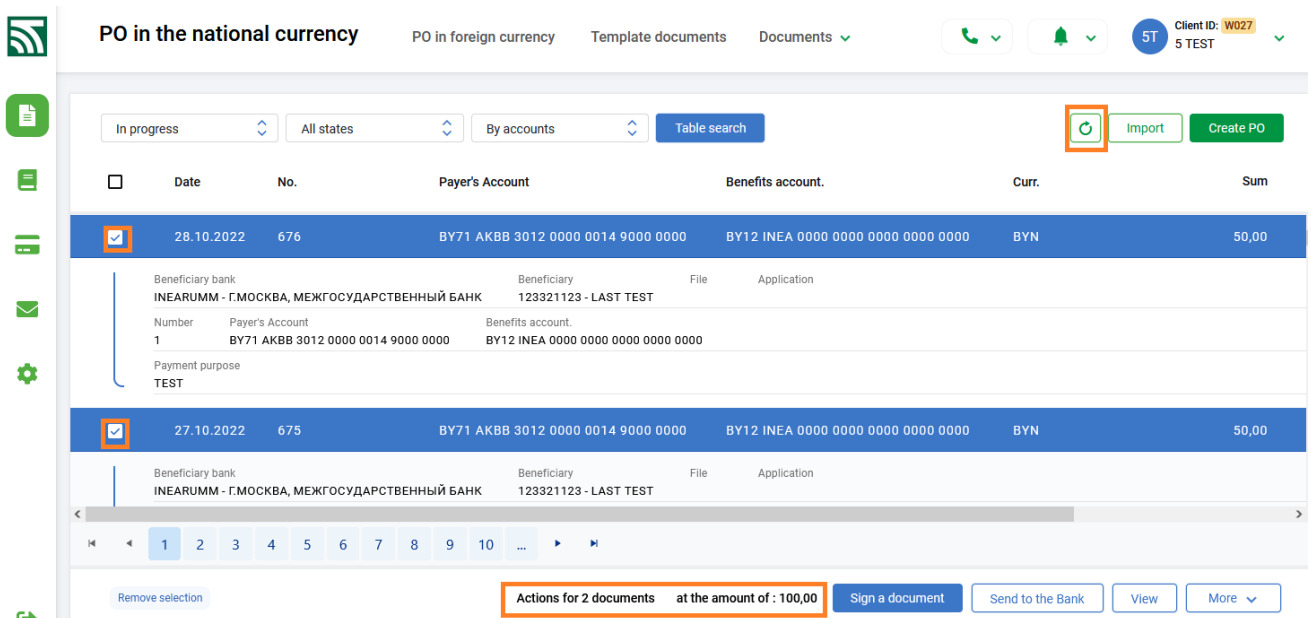


Fig. 18 The information field for selected documents

## 2.6 Creation of PRs by Importing from a File

- To create a PR by importing from an external file, select the "Import" button at the top of the form (Fig. 19). In the additional window, you need to select the

encoding type of the external file to import. The file encoding must be known to the user, before performing the data import operation.

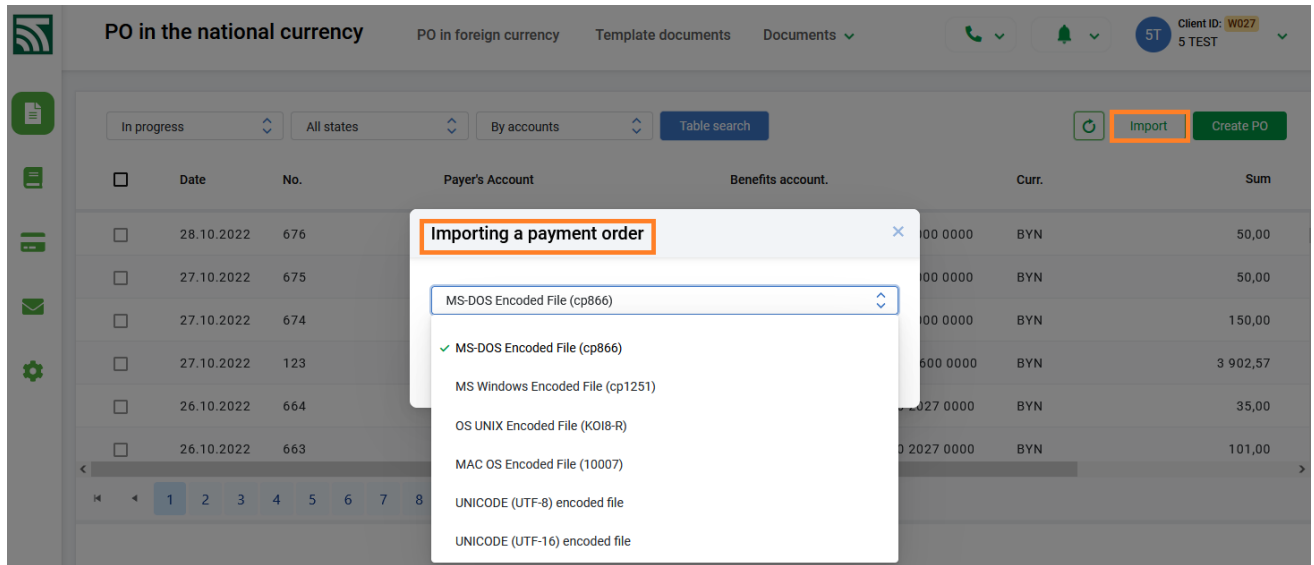




Fig. 19. Importing payment request

2. In the Windows Explorer window, you need to select the files to be imported and click the "Open" button. The files format for importing PRs is strictly structured.
3. After receiving a positive result when importing PR, the file is written to the database, the created PR will be shown in the documents table in the "Not posted" state.
4. If the data in the file to be imported does not meet the requirements, the program will display a window on the screen with line numbers, identifiers, PR numbers and description of errors.

## 2.7 Deleting the created PR, revoking the signature on the document

1. The document(s) with the "Not posted" status can be deleted from the list, as appropriate (for documents with other states, the deletion function is not provided). The document is deleted from the "In progress" section when the "Delete" operation is selected from the list of operations by clicking the button , or  , at the same time, a corresponding message is displayed on the screen and the document status changes to "Deleted by the client", the document is transferred to the "Rejected" section (Fig. 20)

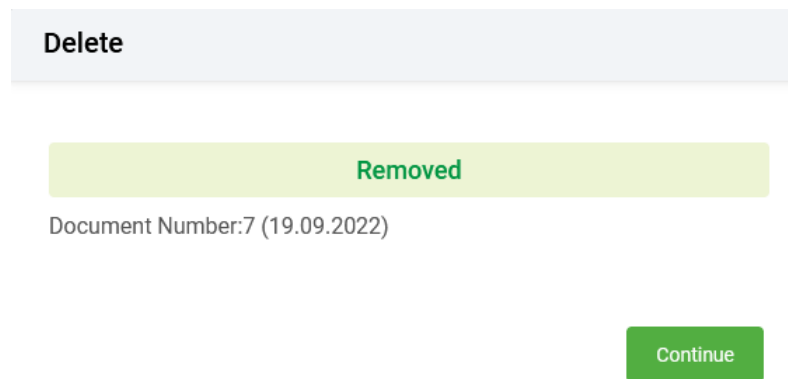


Fig. 20 Window with the deleting document result

2. If necessary, to edit the signed document, you need to remove an electronic digital signature from such a PR, for this you need to use the “Revoke signature” operation from the list of group operations [More](#). Upon confirming the action, the electronic signature is removed from the PR and the document is returned to the "Not posted" state.

3. To revoke document(s) previously sent for execution to the bank (it is possible only for the "Sent to the bank" state of the document), you need to select them in the list of documents and select the "Revoke document" operation from group operations [More](#) (Fig. 21). The document will be replaced to the "Rejected" section with the "Revoked by the Client" status.

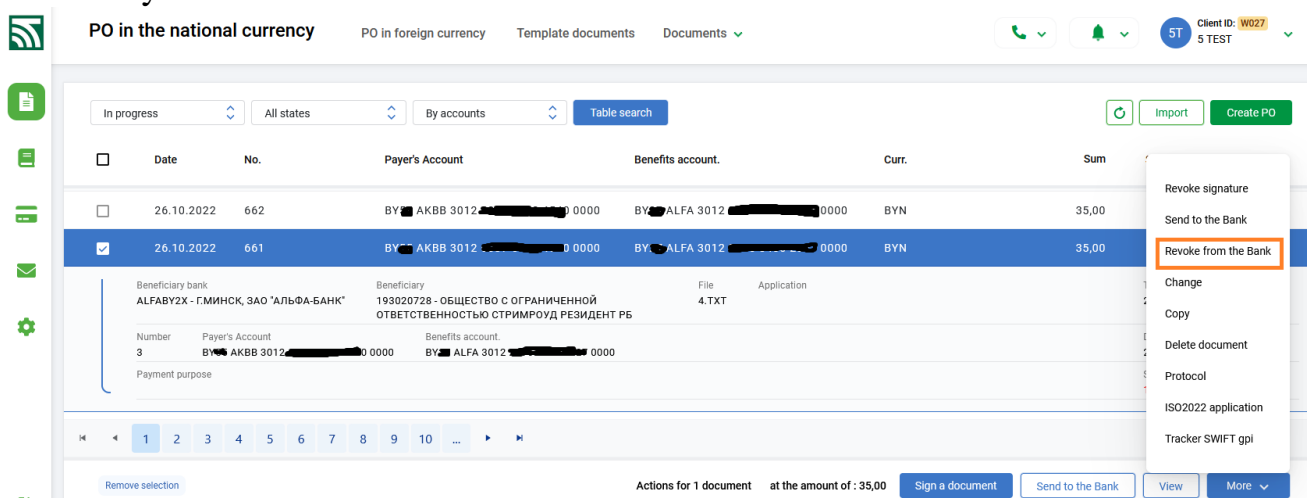


Fig. 21. Revoking documents from the bank.



## ANNEX 1

## STRUCTURE OF INCOMING MESSAGES FILES

Structure of incoming messages files for EPR creation is shown in Table 1. EPR represents a text file in one of the following encodings: cp866 (DOS), cp1251 (MS Windows), koi8 (OS Unix), mac (Mac OS), UTF-8, UTF-16.

Since **01.08.2022**, according to **ISO 20022**, the structure has endured some changes with addition of new data elements (changes are shown in **red font**).

Table 1 – Structure of incoming messages files for EPR creation

Data element name	Data element identifier in incoming message		Data element format/ Applicability	Note
	Field tag	Data element tag		
1	2	3	4	5
Number of payment instruction	1	2	16c / (O)	
Transfer currency code	3	1	3a / (O)	ISO currency code
Amount of transfer in figures	3	2	19d / (O)	
Operation code <sup>10)</sup>	3	3	1n / (YO)	0-usual PR 3-currency sale
Operation currency code <sup>1)</sup>	3	4	3a / (H / O)	ISO currency code
Payer's account number <sup>11)</sup>	4	1	28c / (H / O)	For legal persons, individuals, individual entrepreneurs and private notaries
Payer's Identification Number <sup>2)</sup>	4	2	9c / (H / O)	Specify UNP, attributed by the Ministry for Taxes and Levies of the Republic of Belarus If there no UNP, fill in with '51111111' It must have the value '99999999' for the 'Method of Payment' [Z1] = 8 'SIDN'
Payer's name	4	3	140x / (O)	
Payer's (individual) identifier	4	4	1n / (H)	1 – payer individual 0 - payer legal entity By default 0 Since 04.07.2017 NOT USED
Payer's type	4	5	3a / (H)	INP – payer individual IND – payer's debtor – legal entity INN - payer – legal entity INN by default TO BE COMPLETED AUTOMATICALLY

Type of a personal identification document	4	6	<u>2</u> n / (H / O)	To be completed only for PRs of the AIS EMO, if the payer is an individual. Mandatory if UNP ЭД [42] = '511111111' ЭД [42] = '999999999'
Document serial number	4	7	<b>23c</b> / (H / O)	To be completed only for PRs of the AIS EMO, if the payer is an individual. Mandatory if UNP ЭД [42] = '511111111' ЭД [42] = '999999999'
Identification (personal) number	4	8	<b>35c</b> / (H / O)	To be completed only for AIS EMO, if the payer is an individual. Mandatory if UNP ЭД [42] = '511111111' ЭД [42] = '999999999'
Document Issue Date	4	9	<u>6</u> n / (H / O)	In YYMMDD format To be completed only for PRs of the Automated Information System of Monetary Obligations Execution (AIS EMO) if the payer is an individual. Mandatory if UNP ЭД [42] = '511111111' ЭД [42] = '999999999'
Issuing authority	4	A	<b>35x</b> / (H / O)	Format 28x+[35x] To be completed only for PRs of the Automated Information System of Monetary Obligations Execution (AIS EMO) if the payer is an individual. Mandatory if UNP ЭД [42] = '511111111' ЭД [42] = '999999999'
Name of the sending bank <sup>11)</sup>	5	1	11c / (H / O)	Only BISS participants banks
Code of the beneficiary bank's correspondent bank <sup>3)</sup>	6	1	11c / (H / O)	For BISS participant
Beneficiary bank account number in the correspondent bank <sup>3)</sup>	6	2	<u>28</u> c / (H / O)	
Beneficiary bank code <sup>4)</sup>	7	1	11c / (H / O)	Mandatory to be filled in if there are ЭД [61] and [62]
Beneficiary bank name <sup>4)</sup>	7	2	<b>140x</b> / (H / O)	Mandatory to be filled in if there are ЭД [61] and [62]
Beneficiary's account number <sup>5)</sup>	8	1	34x ( <u>28</u> c) / (O)	28c - BISS participant. 34x - non-participant of BISS.
Beneficiary UNP	8	2	<u>9</u> c / (H)	
Beneficiary name <sup>4)</sup>	8	3	<b>140x</b> / (H / O)	Mandatory to be filled in if there are ЭД [61] and [62]

An identifier that the beneficiary is the Client of the bank and the user of the "Client-Bank (WEB)" Software System <sup>9)</sup>	8	4	<u>1</u> n / (H)	0 - the bank's client 1 - not the bank's client By default 0
Payment purpose	9	1	140x / (O)	
Payment purpose text breakover	9	2	140x / (H)	
Additional information for the Beneficiary	9	3	140x / (H)	
Priority code (Queue) <sup>12)</sup>	9	4	<u>2</u> n / (YO)	Mandatory from 01.10.2020 according to CIIP 2.03-2-2020
Codes of payments to the budget	9	5	<u>5</u> n / (H / O)	Mandatory to be filled in for tax payments.
Third Party Payer's Identification Number <sup>2)</sup>	9	7	<u>9</u> c / (H / O)	
Supporting document code <sup>16)</sup>	C	7	<u>2</u> n / (YO)	According to directory "Directory of types of executive documents in DL files".
Supporting document date <sup>16)</sup>	9	8	<u>6</u> n / (YO)	In YYMMDD format Mandatory to be filled in if data element [C7] is filled.
Supporting document number <sup>16)</sup>	9	9	140x / (YO)	Mandatory to be filled in if data element [C7] is filled. Symbol '.' is forbidden (full stop)
Acceptance number <sup>8)</sup>	9	A	<u>16</u> c / (H / O)	To be filled in if method of payment ( Z1 field) takes values 5 and 7
Code of payment revocation (chargeback) <sup>8)</sup>	9	B	<u>4</u> c / (H / O)	To be filled in if method of payment ( Z1 field) takes value 7
Regulation code	C	8	<u>4</u> c / (YO)	To be filled in if method of payment ( Z1 field) takes value 6 ("SIDU") Data elements [C8], [9C], [9D] must comply with data from directory [N080] "Directory of regulations". Data element [9D] must be in YYMMDD format
Regulation number	9	C	16x / (H / O)	
Regulation date	9	D	<u>6</u> n / (H / O)	
Recoverer's bank code	A	1	11c (H)	TO BE COMPLETED AUTOMATICALLY
Recoverer's UNP	B	1	<u>9</u> c (H)	TO BE COMPLETED AUTOMATICALLY
Transfer charges (Parties shall pay fee for the transfer)	B	2	<u>4</u> a / (O)	According to directory [N100] "Directory of transfer charges types". Instead of the former <b>OUR, SHA, BEN, NOD</b> (3 characters), it will be used <b>SLEV</b> – as agreed by the parties (4 characters)
Priority of payment execution by AIS EMO	C	1	4 / (H / O)	Mandatory to be filled in only for PRs of AIS EMO if the method of payment (Z1 field) takes values 4, 6, 8, 9

The identifier that the authority accepted the supporting document is a "Recoverer" <sup>17)</sup>	C	B	<u>1</u> n / (YO)	1 – YES 0 – NO
Name of the authority accepted the supporting document <sup>19)</sup> (former field "AIS EMO initiating authority")	C	2	140x / (YO)	According to directory [N087] + [N088] "Directory of AIS EMO recoverer subdivisions".
UNP of the authority accepted the supporting document <sup>19)</sup> (former field "UNP of AIS EMO initiating authority")	C	3	<u>9</u> c / (YO)	According to directory [N087] + [N088] "Directory of AIS EMO recoverer subdivisions".
Status of the authority accepted the supporting document <sup>18)</sup> (former field "Type of AIS EMO initiating authority")	C	4	<u>3</u> a / (YO)	According to down-sized directory [N061] "Directory of subject statuses" with the following data: <b>INB, INI, INN, INP, INU, INL, INZ</b>
Payer's status	C	5	<u>3</u> c / (O)	According to down-sized directory [N061] "Directory of subject statuses" with the following data: <b>INB, INI, INN, INP, INU, INL, INZ</b>
Beneficiary status <sup>14)</sup>	C	6	<u>3</u> c / (O)	According to down-sized directory [N061] "Directory of subject statuses" with the following data: <b>INB, INI, INN, INP, INU, INL, INZ</b>
Transaction type code	C	9	<u>1</u> n / (YO)	1 – main payment. 0 – chargeback
Requested execution date	C	A	<u>6</u> n / (YO)	In YYMMDD format
Code of the payment purpose.	D	1	<u>5</u> c / (O)	According to directory [N099] "Codificator of payment purpose in RB"
Category code of the payment purpose <sup>13)</sup>	D	2	<u>4</u> c / (O)	According to directory [E004] "Directory of payment purpose codes"
Reference document code <sup>15)</sup>	F.	1	<u>4</u> c / (YO)	According to directory [N101] "Directory of reference documents types"
Reference document date	G	1	<u>6</u> n / (YO)	In YYMMDD format Mandatory to be filled in if data element [F1] is filled in.
Reference document number	H	1	35x / (YO)	Mandatory to be filled in if data element [F1] is filled in.
Reference document code <sup>15)</sup>	F.	2	<u>4</u> c / (YO)	According to directory [N101] "Directory of reference documents types"
Reference document date	G	2	<u>6</u> n / (YO)	In YYMMDD format Mandatory to be filled in if data element [F2] is filled in.
Reference document number	H	2	35x / (YO)	Mandatory to be filled in if data element [F2] is filled in.
Reference document code <sup>15)</sup>	F.	3	<u>4</u> c / (YO)	According to directory [N101] "Directory of reference documents types"

Reference document date	G	3	<u>6</u> n / (YO)	In <b>YYMMDD</b> format Mandatory to be filled in if data element [F3] is filled in.
Reference document number	H	3	35x / (YO)	Mandatory to be filled in if data element [F3] is filled in.
Reference document code <sup>15)</sup>	F.	4	<u>4</u> c / (YO)	According to directory [N101] "Directory of reference documents types"
Reference document date	G	4	<u>6</u> n / (YO)	In <b>YYMMDD</b> format Mandatory to be filled in if data element [F4] is filled in.
Reference document number	H	4	35x / (YO)	Mandatory to be filled in if data element [F4] is filled in.
Reference document code <sup>15)</sup>	F.	5	<u>4</u> c / (YO)	According to directory [N101] "Directory of reference documents types"
Reference document date	G	5	<u>6</u> n / (YO)	In <b>YYMMDD</b> format Mandatory to be filled in if data element [F5] is filled in.
Reference document number	H	5	35x / (YO)	Mandatory to be filled in if data element [F5] is filled in.
Payment method	Z	1	<u>1</u> n / (O)	2 – with acceptance (OTHR) 5 – direct debiting (DDBT) 7 – chargeback (PRTN) 4 – SIDO 6 – SIDU 8 – SIDN 9 – SIDS
Number of the beneficiary bank structural subdivision	Z	2	3n / (H)	Since 04.07.2017 NOT USED
Number of the sending bank structural subdivision	Z	3	3n / (H)	Since 04.07.2017 NOT USED
Country code of beneficiary (payment receiver)	Z	D	<u>2</u> a / (YO)	RU, AU, GB, ... According to directory [N013] "Countries codificator". <b>This field is to be completed if the beneficiary is a non-resident.. Completion of this field is not controlled.</b>
Code of the Payer's country	Z	G	<u>2</u> a / (YO)	RU, AU, GB, ... According to directory [N013] "Countries codificator". <b>This field is to be completed if the beneficiary is a non-resident. Completion of this field is not controlled.</b>
Code of the Payer's country	Z	F.	<u>2</u> a / (YO)	RU, AU, GB, ... According to directory [N013] "Countries codificator". <b>This field is to be completed if the recoverer is a non-resident. Completion of this field is not controlled.</b>

Message information line <sup>7)</sup>	Z	Z	255x/H	The text of the information line must not contain prohibited characters and the “ ” symbol.
Application type code	K	1	<u>4</u> c / (H)	According to directory [N101] "Directory of reference documents types"
Application document number	L	1	35x / (H)	The presence of data in this field is not controlled
Application document date	M	1	<u>6</u> n / (H)	In YYMMDD format The presence of data in this field is not controlled
Application document format <sup>20)</sup>	No.	1	<u>4</u> a / (H)	The presence of data in this field is not controlled. Correspondence of the document format to its attachment is not controlled.
Attachment file name	O.	1	140x / (H)	The presence of data in this field is not controlled
Attachment <sup>21)</sup>	P	1	Binary / (H)	The presence of data in this field is not controlled
Application type code	K	2	<u>4</u> c / (H)	According to directory [N101] "Directory of reference documents types"
Application document number	L	2	35x / (H)	The presence of data in this field is not controlled
Application document date	M	2	<u>6</u> n / (H)	In YYMMDD format The presence of data in this field is not controlled
Application document format <sup>20)</sup>	No.	2	<u>4</u> a / (H)	The presence of data in this field is not controlled. Correspondence of the document format to its attachment is not controlled.
Attachment file name	O.	2	140x / (H)	The presence of data in this field is not controlled
Attachment <sup>21)</sup>	P	2	Binary / (H)	The presence of data in this field is not controlled
Application type code	K	3	<u>4</u> c / (H)	According to directory [N101] "Directory of reference documents types"
Application document number	L	3	35x / (H)	The presence of data in this field is not controlled
Application document date	M	3	<u>6</u> n / (H)	In YYMMDD format The presence of data in this field is not controlled
Application document format <sup>20)</sup>	No.	3	<u>4</u> a / (H)	The presence of data in this field is not controlled. Correspondence of the document format to its attachment is not controlled.
Attachment file name	O.	3	140x / (H)	The presence of data in this field is not controlled
Attachment <sup>21)</sup>	P	3	Binary / (H)	The presence of data in this field is not controlled
Application type code	K	4	<u>4</u> c / (H)	According to directory [N101] "Directory of reference documents types"

Application document number	L	4	35x / (H)	The presence of data in this field is not controlled
Application document date	M	4	6n / (H)	In YYMMDD format The presence of data in this field is not controlled
Application document format <sup>20)</sup>	No.	4	4a / (H)	The presence of data in this field is not controlled. Correspondence of the document format to its attachment is not controlled.
Attachment file name	O.	4	140x / (H)	The presence of data in this field is not controlled
Attachment <sup>21)</sup>	P	4	Binary / (H)	The presence of data in this field is not controlled
Application type code	K	5	4c / (H)	According to directory [N101] "Directory of reference documents types"
Application document number	L	5	35x / (H)	The presence of data in this field is not controlled
Application document date	M	5	6n / (H)	In YYMMDD format The presence of data in this field is not controlled
Application document format <sup>20)</sup>	No.	5	4a / (H)	The presence of data in this field is not controlled. Correspondence of the document format to its attachment is not controlled.
Attachment file name	O.	5	140x / (H)	The presence of data in this field is not controlled
Attachment <sup>21)</sup>	P	5	Binary / (H)	The presence of data in this field is not controlled
End of the document <sup>6)</sup>	~		O	

## Attachment.

<sup>1)</sup> The data element is mandatory for currency sale operation (data element "33");

<sup>2)</sup> The data element is mandatory if the payer (beneficiary) has an UNP. This element, if any, shall be always tested for the correctness of the check value in accordance with the established mechanism;

<sup>3)</sup> The data element is mandatory if the beneficiary (recoverer) is a non-resident, having no account with a BISS participant bank. In all other cases the field must be omitted;

<sup>4)</sup> The data element is mandatory if the beneficiary (recoverer) is a non-resident, having no account with a BISS participant bank. In all other cases the field must be omitted. If the beneficiary (recoverer) is a resident, the specified data element is filled in from the client's profile. The data element is mandatory in the PT AIS EMO for the payment method "SIDO", "SIDU", "SIDN", "SIDS" (identifier [Z1] = 4, 6, 8, 9) for a beneficiary being not a Client of Belarusbank, when the identifier [84] = 1;

<sup>5)</sup> The format of the data element for the beneficiary being a participant of BISS - 28c, for a non-resident beneficiary, not having an account with a bank being a participant of BISS – 34x.

<sup>6)</sup> At the end of the file after the final identifier "~" (the end of the document) it is compulsively required the presence of line break (symbols0Dh0Ah).

<sup>7)</sup> The number of rows of this type is limited only by the size of the application.

<sup>8)</sup> If the data element "Payment method" takes the value "OTHR" (settlements through a payment request with the payer's acceptance), the data elements "Document number" and "Document date", indicate the number and date of the concluded deed (agreement, contract, etc.), which serves as the basis for settlements using a payment request with acceptance, the data elements "Acceptance number" and "Code of payment revocation (chargeback)" should be omitted.

If the data element "Payment method" takes the value "DDBT" (settlements by means of a payment request for direct debit of an account), then the data elements "Document number" and "Document Date" indicate the number and date of the transaction agreement, the data element "Acceptance number" must contain the value of the payer's unique acceptance number, and the data element "Code of payment revocation (chargeback)" should be omitted.

If the data element "Payment method" takes the value "PRTN" (settlements by means of a payment request for a payment revocation (chargeback), then the data elements "Document number" and "Document date" indicate the number and date of the payment request for direct debiting of the account for which the payment is being revoked, the data element "Acceptance number" must contain the value of the payer's unique acceptance number, and the data element "Code of payment revocation (chargeback)" takes values in accordance with SPR 2.01.

<sup>9)</sup> This identifier is used for payments in which the Bank's Client and the user of "Client-Bank (WEB)" forms a requirement with a "Payment method" SIDO, SIDU, SIDN or SIDS not on its own behalf, but on behalf of another legal entity that does not use a Client-Bank (WEB) Software System for work or is a non-Customer of the bank.

<sup>10)</sup> From 01.10.2020 according to SPR 2.03.-2020, the data element "Transaction code" (identifier [33]) takes only values "0" – the usual PT (for all forms of settlement) and "3" – with the sale of currency (for the "With acceptance" payment method).

<sup>11)</sup> From 01.10.2020, according to SPR 2.03.-2020, the data elements "Payer's account number" (identifier [41]) and "Sending bank code" (identifier [51]) for ordinary PR and AIS EMO payments take the following values:

- the value "0" (mandatory) is the usual PR for the payment methods "With acceptance", "Direct debit", "Chargeback" (identifier [Z1] = 2, 5, 7), as well as the PT AIS IDO for the payment methods "SIDN" and "SIDS" (identifiers [Z1] = 8 and 9);
- value "H" (optional) – PR of AIS EMO for the payment method "SIDU" (ID [Z1] = 6);
- fields are not to be filled in (shall remain empty) for PR of AIS EMO for the payment method "SIDO" (ID [Z1] = 4);

<sup>12)</sup> From 01.10.2020, according to SPR 2.03.-2020, the data elements "Wait line" (identifier [94]) becomes mandatory for all PRs, as well as in the PR of AIS EMO for the payment method "SIDO", "SIDU", "SIDN", "SIDS" (identifier [Z1] = 4, 6, 8, 9) must be equal to the first two digits of the "Payment Priority Code" (identifier [C1]).

<sup>13)</sup> If the data element [95] is filled in "Codes of payments to the budget", then the data element [D2] "Category code of the payment purpose" must take one of the values **TAXES, VATX, WHLD, TREA**. If the data elements are [95] "The payment code to the budget" is not filled in, then the data element [D2] "The payment destination category code" cannot take the values **TAXES, VATX, WHLD, TREA**.

<sup>14)</sup> If the beneficiary IS NOT A CLIENT (data element [84] "An identifier that the beneficiary is the Client of the bank and the user of the "Client-Bank (WEB)" Software System is equal to "1") for payment methods "SIDO", "SIDU", "SIDN", "SIDS" (identifier [Z1] = 4, 6, 8, 9) or if the beneficiary is a **NON-RESIDENT** (for all payment methods (ID [Z1] = 4, 6, 8, 9, 2, 5, 7)), then the data element [C6] is **REQUIRED** to be filled in with data from the down-sized directory N061 with data **INB, INI, INN, INP, INU, INL, INZ**. If the beneficiary IS A CLIENT (data element [84] "An identifier that the beneficiary is the Client of the bank and the user of the "Client-Bank (WEB) Software System" is equal to "0") for all payments methods (id [Z1] = 4, 6, 8, 9, 2, 5, 7), then the data element [C6] **IS FILLED IN AUTOMATICALLY** from the "Questionnaire" of the client with data of INI for an individual entrepreneur or INN for a legal entity.

<sup>15)</sup> For payment methods "SIDO", "SIDN", "SIDS" (identifier [Z1] = 4, 8, 9) it is possible up to 5 (five) repetitions of filling in documents: [F1][G1][H1], [F2][G2][H2], [F3][G3][H3], [F4][G4][H4], [F5][G5][H5]. For payment methods "SIDU" (identifier [Z1] = 6) it is possible up to 4 (four) repetitions of filling in documents: [F1][G1][H1], [F2][G2][H2], [F3][G3][H3], [F4][G4][H4]. For payment methods "SIDU" (identifier [Z1] = 2, 5, 7), it is possible up to 5 (five) repetitions of filling in documents: [F1][G1][H1], [F2][G2][H2], [F3][G3][H3], [F4][G4][H4], [F5][G5][H5] with **MANDATORY** filling in of the first document ([F1][G1][H1]). For any of the five documents, if "Document code" is filled in with [F1] ... [F5], then it is mandatory to fill in the "Document dates" corresponding to the document – [G1] ... [G5], and "Document numbers" – [H1] ... [H5]. If "The document code" [F1] ... [F5] is not filled in, then the "Document date" [G1] ... [G5] corresponding to this document and "Document number" [H1] ... [H5] also should not be filled in.

<sup>16)</sup> Data elements [C7], [98], [99] are **MANDATORY** to be filled in for payment methods "SIDO", "SIDU", "SIDN", "SIDS" (identifier [Z1] = 4, 6, 8, 9). For all other payment methods (ID [Z1] = 2, 5, 7), data elements [C7], [98], [99] must be **EMPTY (OMITTED)**.

<sup>17)</sup> Data element [CB] is **MANDATORY** to be filled in for the payment methods "SIDO", "SIDU", "SIDN", "SIDS" (identifier [Z1] = 4, 6, 8, 9). For all other payment methods (identifier [Z1] = 2, 5, 7), data element [CB] must be **EMPTY (OMITTED)**.



18) The data element [C4] is required for the payment methods “**SIDO**”, “**SIDU**”, “**SIDN**”, “**SIDS**” (identifier [Z1] = 4, 6, 8, 9) provided that the data element is “an identifier that the body that accepted the supporting document is the Recoverer”: [CB] = ‘0’. If the data element [CB] = ‘1’, then the field [C4] **IS NOT TO FILLED IN** (must be **OMITTED**).

19) The data element [C4] is required for the payment methods “**SIDO**”, “**SIDU**”, “**SIDN**”, “**SIDS**” (identifier [Z1] = 4, 6, 8, 9) provided that the data element is “an Identifier that the body that accepted the supporting document is the Recoverer”: [CB] = ‘0’. If the data element [CB] = ‘1’, then the fields [C2] and [C3] **IS NOT TO FILLED IN** (must be **OMITTED**).

20) Data elements [N1 ... N5] take values: **DPDF** – document in PDF format, **DXML** – document in XML format, **SDSH** – document in Spreadsheet, **WORD** – document in Word format, **XSLT** – document in XSLT format. The correspondence of the document format specified in [N1 ... N5] to its attachment [P1 ... P5] is not controlled.

21) Data elements [P1 ... P5] is a binary file representing an attached document. The attached information must be encoded using the **BASE64** encoding method. The permissible dimension of an attachment included in any of the repetitions of the “Attachment” component [P1 ... P5] is calculated based on the requirements not to exceed the maximum allowable size of the file containing this message, taking into account all attachments in it. Each of the attachments [P1 ... P5] has a limit of **5Mb**.

**ANNEX 2****Example of file structure for importing PR**

In the file for importing PR it is necessary to observe the order of the data elements

12207000  
31BYN  
3288887.00  
330  
41BY22BPSB30120000000000000000  
42101394533  
43TEST. DEVELOPERS OF THE CLIENT-BANK (WEB) SOFTWARE SYSTEM  
440  
51BPSBBY2X  
71AKBBBY2X  
81BY30AKBB36029450100090000000  
82104503002  
83INSPECTION OF THE MINISTRY FOR TAXES AND LEVIES (IMTL) 841  
91BASIC TEST N7: EPR IS INTENDED FOR A TRANSFER (RECOVERY)  
92TAX PAYMENT,  
93RECOVERY OF PAYMENTS TO THE BUDGET  
9422  
9503511  
97200255485  
B2SLEV  
C5INN  
C6INB  
C91  
CA220528  
D112002  
D2TREA  
F1LIST  
G1220510  
H1128/15 - 22  
F2DISP  
G2220512  
H27880012-122  
F3DEBN  
G3220511  
H3NG28/12-00002  
F4MSIN  
G4220507  
H4N45-128-001  
F5CINV  
G5220502  
H5788/12/00022512  
Z12  
Z3207  
ZDRU  
ZGAM

ZFIT

~

**ANNEX 3****ALLOWED CHARACTER SET****Statement from SPR 2.01-2019**

In electronic message (document) it is allowed to use the following characters:

A...Z – capital Latin characters;

A...Я – capital Cyrillic characters including letter Ё;

Capital characters of the Belarusian alphabet that match the same characters with similar letters of the Russian alphabet, I, Ў in accordance with STB 956;

0...9 – digits;

/ - + ( ) . , : ; ‘ ” = ? % \* – special graphic characters (space, fractional dash, hyphen (minus), plus, left parenthesis, right parenthesis, dot, comma, colon, semicolon, single quotation mark, quotation marks, equal, question mark, percentage, asterisk);

CRLF – a sequence of control characters (carriage return, line feed).

Electronic document shall be generated in one of the following encodings: cp866 (DOS), cp1251 (MS Windows), koi8 (OS Unix), mac (Mac OS), UTF-8, UTF-16.

## ANNEX 4

## Description of an electronic payment requests (EPR) in JSON format

Table 2 – EPR export file structure

Construction Facility	Data type	Purpose
DocumentPaymentClaim	Array	Contains a documents array in the form of PO
NumberPaymentInstructions	16x	Number of payment instruction
DatePaymentInstructions	10x	Date of payment instruction in the DD.MM.YYYY format
FormPayment	4	Payment method
OperationCode	<u>1</u> n	Transaction code
AmountOfTransfer	<u>3</u> a	Sold currency code
ISOOftTransfer	19d	The amount of purchased currency in figures.
ISOOftTransfer2	<u>3</u> a	Purchased currency code
PayerName	105x	Payer's name
PayerAccount	32x	Payer account number in sending bank
SenderNameBnk	105x	Name of the sending bank
SenderCodeBnk	11c	Name of the sending bank
ReccorNameBnk	105x	Name of the receiving bank's correspondent bank
ReccorCodeBnk	11c	Code of the receiving bank's correspondent bank
ReccorAcount	32x	Receiving bank account number in the correspondent bank
ReceiverNameBnk	105x	Receiving bank name
ReceiverCodeBnk	11c	Receiving bank code
BeneficiaryName	105x	Beneficiary name
BeneficiaryAccount	32x	Account number in the Beneficiary's receiving bank
DetPay	140x	Payment purpose
DetPay2	96x	Payment purpose text breakover
DetPayDop	96x	Additional information for the Beneficiary
DocumentNumber	10x	Document number
DocumentDate	10x	Document date in the DD.MM.YYYY format
PayerUNP	<u>9</u> c	Payer's Identification Number (UNP)
BeneficiaryUNP	<u>9</u> c	Beneficiary UNP
UNPThreeFace	<u>9</u> c	UNP of a third person
Aim	<u>5</u> n	Payment code
QueuePayment	<u>2</u> n	Queue

## PR example in JSON format

```
{
  "DocumentPaymentClaim": [
    {
      "NumberPaymentInstructions": "01L179SCB0000100",
      "DatePaymentInstructions": "28.09.2017",
      "FormPayment": "OTHR",
      "OperationCode": 0,
      "AmountOfTransfer": "8887.00",
      "ISOOftTransfer": "933",
      "ISOOftTransfer2": "0",
      "PayerName": "ZAO SCIENTIFIC RESEARCH INSTITUTE OF RADIOMATERIALS,
      NANOTECHNOLOGIES UNDER THE PRESIDENT OF THE REPUBLIC OF BELARUS MN",
      "PayerAccount": "BY22BPSB30120000054830000000",

```

```

"SenderNameBnk ": "MINSK, BPS-CBERBANK",
"SenderCodeBnk": "BPSBBY2X",
"ReccorNameBnk": "",
"ReccorCodeBnk": "",
"ReccorAccount": "",
"ReceiverNameBnk": "MINSK, \Belarusbank\ ",
"ReceiverCodeBnk": "AKBBBY2X",
"BeneficiaryName": "TEST. DEVELOPERS OF THE CLIENT-BANK (WEB) SOFTWARE SYSTEM" ,
"BeneficiaryAccount": "BY73AKBB30120000004140000000",
"DetPay": "BASIC TEST N01: THE EPR IS INTENDED FOR TRANSFER (COLLECTION) IN A
CURRENCY WITH THE PARTICIPATION OF THE SENDING BANK AND THE RECEIVING BANK, WHICH ARE
THE BANK",
"DetPay2": "BY THE BISS PARTICIPANTS, THE PAYER CLIENT AND THE BENEFICIARY CLIENT
(THE RECOVERER) ARE LEGAL ENTITIES",
"DetPayDop": "BY PERSONS, UNP OF THE PAYER AND UNP OF THE BENEFICIARY (RECOVERER)
SHALL BE SPECIFIED, THE QUEUE OF PAYMENTS SHALL BE SPECIFIED",
"DocumentNumber": "127-16-105",
"DocumentDate": "05.01.2015",
"PayerUNP": "101394533",
"BeneficiaryUNP": "100062041",
"UNPThreeFace": "",
"Aim": "",
"QueuePayment": 22
},
{
"NumberPaymentInstructions": "01K179SCB0000100",
"DatePaymentInstructions": "28.09.2017",
"FormPayment": "OTHR",
"OperationCode": 0,
"AmountOfTransfer": "887.00",
"IS00fTransfer": "933",
"IS00fTransfer2": "0",
"PayerName": "ZAO SCIENTIFIC RESEARCH INSTITUTE OF RADIOMATERIALS,
NANOTECHNOLOGIES UNDER THE PRESIDENT OF THE REPUBLIC OF BELARUS MN",
"PayerAccount": "BY22BPSB30120000054830000000",
"SenderNameBnk ": "MINSK, BPS-CBERBANK",
"SenderCodeBnk": "BPSBBY2X",
"ReccorNameBnk": "",
"ReccorCodeBnk": "",
"ReccorAccount": "",
"ReceiverNameBnk": "MINSK, \Belarusbank\ ",
"ReceiverCodeBnk": "AKBBBY2X",
"BeneficiaryName": "TEST. DEVELOPERS OF THE CLIENT-BANK (WEB) SOFTWARE SYSTEM" ,
"BeneficiaryAccount": "BY73AKBB30120000004140000000",
"DetPay": "BASIC TEST N02: THE EPR IS INTENDED FOR TRANSFER (COLLECTION) IN A
CURRENCY WITH THE PARTICIPATION OF THE SENDING BANK AND THE RECEIVING BANK, WHICH ARE
THE BANK",
"DetPay2": "BY THE BISS PARTICIPANTS, THE PAYER CLIENT AND THE BENEFICIARY CLIENT
(THE RECOVERER) ARE LEGAL ENTITIES",
"DetPayDop": "BY PERSONS, THERE ARE NO UNP OF THE PAYER AND UNP OF THE BENEFICIARY
(RECOVERER), WHERE THE CURRENCY IS BELARUSIAN RUBLES.",
"DocumentNumber": "127-16-105",
"DocumentDate": "05.01.2015",
"PayerUNP": " ",
"BeneficiaryUNP": "100062041",
"UNPThreeFace": "",
"Aim": "",
"QueuePayment": 22
}
]
}

```