



Rules for the use of ISO 20022 standard in LUMINOR for data format in connection between CUSTOMER - BANK

References

No	Description	Reference
1	Guidelines on the conversion of the LITAS–ESIS data exchange format to the ISO 20022 standard message formats	SEPA dokumentai Lietuvos bankų asociacija (lba.lt)
2	Rules for the use of ISO 20022 XML standard messages	SEPA dokumentai Lietuvos bankų asociacija (lba.lt)
3	ISO 20022 external code list	http://www.iso20022.org/external_code_list.page .

Document history

Version	Date	Update description
1.0	08/06/2015	The document is drafted in accordance with the Guidelines on the conversion of the LITAS-ESIS data exchange format to the ISO 20022 XML standard message format (v. 1.1) approved by the SEPA Coordination Committee and the Rules for the use of ISO 20022 XML standard messages (v. 2.4).
1.1	03/08/2015	The length of names and addresses, mandatory/optional status are updated in the document, and the descriptions of several fields are specified.
1.2	16/11/2015	The rules for the use of some elements in transfers to other banks are specified in cases where the payment does not correspond to the SEPA transfer characteristics. The structure of the account statement is supplemented with the transaction date elements and the transaction codes generated by the bank's system to be indicated in the account statement from 1 January 2016.
1.3	14/04/2016	The descriptions of several fields are specified in the document.
1.4	05/09/2017	The mandatory status of the existing fields is specified in the document.
1.5	02/12/2019	Mandatory creditor address and country code for other transfers.
1.6	17/03/2024	Pain.001 version adjustments for v9 from v3. Both versions v3 and v9 work in parallel.

Version 1.4 changes in the document are green highlighted, in white font, e.g.: **The mandatory status of the existing fields is specified in the document.** Version 1.5 changes – in yellow. Version 1.6 changes – **in blue.**

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1. Introduction

The present document sets the rules for the credit transfer messages “pain.001.001.09” (*Customer Credit Transfer Initiation*). Message structure

The message structure description consists of the following:

Idx (index)	Indicates the message element Index number specific to the ISO 20022 XML standard, SEPA credit transfer requirements.
Mult	[1..n] or [0..1] indicates the mandatory or optional status and the number of repetitions allowed: <ul style="list-style-type: none">• In case the first digit is “1”, the message element is mandatory and where the first digit is “0”, the message element is optional.• The second digit defines the number of allowed repetitions (1, 2, etc.) where “n” indicates that there is no limit. {Or Or} indicates the dependence where only one of the defined message element components is allowed but not both together.
Message Element	Indicates the name of the message element as defined in the ISO 20022 XML standard and the number to each level where an element is part of a set of elements.
Data Type	Indicates the allowed values and formats of fields
<XML Tag>	Tag name for the message element
Field purpose:	Field purpose and possible values are described.
- SEPA transfers	Fields intended only to initiate local, internal or cross-border transfers in euro that correspond to the SEPA credit transfer elements.
- Other transfers	Fields intended to initiate local, internal or cross-border transfers in euro that do not correspond to the SEPA credit transfer elements.

2. Message structure

2.1. Message scheme and content

XML message pain.001.001.09 is described in XSD (XML Schema Definition) scheme which is available on

<https://www.iso20022.org/message/14346/download>

Message pain.001.001.09 data file must be structured as follows:

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document
```

```
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
```

```
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

<CstmrCdtTrfIntr>

...Message content...

</CstmrCdtTrfIntr>

</Document>

Data file must contain the only <Document> tag with the only <CstmrCdtTrfIntr> XML message.

The message content <CstmrCdtTrfIntr> consists of the following sections:

Group Header <GrpHdr>. This block is mandatory and may only be present once. It contains a set of elements that are common to all separate transactions included in this message (e.g., message date and time, number of transactions containing the message, etc.).

Payment Information <PmtInf>. This block is mandatory with possible repetition. It contains a set of elements ascribed to debited side of payment instructions which is indicated when initiating a credit transfer (e.g., payer's name, ultimate payer, type of transaction, etc.), as well as one or several units of Transaction Information.

Transaction Information <CdtTrfTxInf> (within <PmtInf>). This block is mandatory with possible repetition. It contains a set of elements used to submit the information on a specific transaction in the message. It indicates the recipient, payment purpose, etc.

2.2. Permitted characters

ISO 20022 XML message characters are UTF-8 encoded. Latin characters permitted in the messages:

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / - ? : () . , ' + Space ; & amp (to present & character), & quot (to present " character)

In local SEPA transfers where the beneficiary bank is registered in Lithuania, an outgoing payment may contain Lithuanian characters ensuring that the beneficiary will receive them, unchanged, in the below fields:

- Name of (ultimate) payer and (ultimate) beneficiary;
- Address of payer and beneficiary;
- Not structured (free text) payment purpose.

In other fields of local SEPA payment Lithuanian characters will be converted into the Latin alphabet equivalents. In transfers within Luminor Bank AS Lithuanian branch Lithuanian characters may be used in all text fields and permitted characters other than those specified above may also be used by agreement with the beneficiary.

All other UTF-8 encoded characters are converted in the bank's outgoing payments following the best-practice conversion table recommended by the European Payments Council:

(<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-requirements-for-an-extended-character-set-unicode-subset-best-practices/>). The characters in received payments are not converted and are presented as they were presented by the sender's bank.

2.3. Message structure

ISO 20022 XML message pain.001.001.09 is applicable not only to SEPA credit transfers but also to other credit transfers that do not correspond to SEPA credit transfer characteristics.

SEPA transfer has the following characteristics:

- Any amount in euro transferred to the EU states, Norway, Iceland, Lichtenstein or Switzerland;
- Fees are shared between the payer and the beneficiary (SHA);
- The beneficiary's account is specified in IBAN format;
- The beneficiary's bank has technical possibilities to receive SEPA payment instructions.

When local, internal or cross-border credit transfers are initiated in euro corresponding to the SEPA credit transfer characteristics, the information in ISO 20022 standard message pain.001.001.09 must be provided as specified in the "SEPA transfers" field of the message structure description.

Note! Various identifiers and unique codes used in SEPA credit instructions must be taken from the ISO standard codes which are available on http://www.iso20022.org/external_code_list.page.

Other transfers means express local and cross-border transfers in euro where the beneficiary's bank is not able to receive a transfer in SEPA format or in other currencies to the Lithuanian or foreign banks, and within Luminor. Funds may be transferred to Lithuanian or foreign banks within two or more banking days (standard payment), on the next banking day (urgent payment) or on the same banking day (express payment). If payments are made through correspondent accounts with the correspondent banks, it is recommended to know the precise details of the beneficiary's correspondent bank (bank name, SWIFT (BIC) code, address)> The correspondent bank does not have to be specified in the cases where the submitted beneficiary's account is in IBAN format. When such transfers are initiated, the information in ISO 20022 standard message pain.001.001.09 must be provided as specified in the "Other transfers" field of the message structure description.

Note! When a payment corresponding to SEPA credit transfer characteristics is submitted under the structure described in "Other payments", the bank will take all possible measures to execute the payment as SEPA credit transfer. If following the payment type identification, the message fields are not used or the length of the field value is too great for the set type, then respectively the value of such fields is not transferred to the generated payment or is reduced from the right side.

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[1..1]	1. CustomerCreditTransferInitiationV09	Set of elements	<CstmrCdtTrfInittn>	CustomerCreditTransferInitiationV09	
1.0	[1..1]	1.1. GroupHeader	Set of elements	<GrpHdr>	Set of characters shared by all individual transactions included in the message.	
1.01.	[1..1]	1.1.1. MessageIdentification	Max35Text	<MsgId>	Generated automatically with unique identification of the set of elements. The values of sets of elements sent on the same day must be different.	
1.02.	[1..1]	1.1.2. CreationDateTime	ISODateTime	<CreDtTm>	Date and time at which the message was created (sysdate).	
1.06.	[1..1]	1.1.3. NumberOfTransactions	Max15NumericText	<NbOfTxs>	Number of individual transactions (number of „CreditTransferTransactionInformation“ elements) If the number of transactions does not comply with the provided value, the data file will be rejected.	
1.07.	[1..1]	1.1.4. ControlSum	DecimalNumber	<CtrlSum>	Total amount of all transactions (irrespective of the currency „CreditTransferTransactionInformation\Amount\InstructedAmount“ elements). The fractional part has a maximum of two digits. If the specified amount does not comply with the amounts of payments in the message, the data file will be rejected.	
1.08.	[1..1]	1.1.5. InitiatingParty	Set of elements	<InitgPty>	Group of elements for the identification of the initiating party. Usually the Initiating party and the Debtor coincide when the owner of the account initiates money transfer. The submitted information is not displayed in the payment order.	
	[0..1]	1.1.5.1. Name	Max70Text	<Nm>	Name for the initiating party.	
	[0..1]	1.1.5.3. Identification	Set of elements	<Id>	Group of elements for the identification of the initiating party..	
	{Or [1..1]}	1.1.5.3.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the initiating party that is a legal entity. Only one repetition of „AnyBIC“ or „Other“ element is allowed.	
	{Or [0..1]}	1.1.5.3.1.1. AnyBIC	AnyBICDec2014Identifier	<AnyBIC>	Not used in Luminor	
	[0..1] Or	1.1.5.3.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed.	
	[1..1]	1.1.5.3.1.2.1. Identification	Max35Text	<Id>	Identification code value (e.g.: company code, VAT payer's code, etc.).	
	[0..1]	1.1.5.3.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or [1..1]}	1.1.5.3.1.2.2.1. Code	Code	<Cd>	Identification code name possible under the specified list of ISO 20022 external codes. The codes used in Luminor: TXID – VAT payer’s code, COID – company registration number, CUST – customer’s code in the beneficiary’s information system	
	[1..1] Or}	1.1.5.3.1.2.2.2. Proprietary	Max35Text	<Prtry>		Not used in Luminor.
	[1..1] Or}	1.1.5.3.2. PrivateIdentification	Set of elements	<PrvtId>	Section describing the identifier of the initiating party that is a private individual. Only one repetition of “DateAndPlaceOfBirth” or “Other” element is possible	
	{Or [0..1]}	1.1.5.3.2.1. DateAndPlaceOfBirth	Set of elements	<DtAndPlcOfBirth>		Information about date and place of birth
	[1..1]	1.1.5.3.2.1.1. BirthDate	ISODate	<BirthDt>		Birth date
	[0..1]	1.1.5.3.2.1.2. ProvinceOfBirth	Max35Text	<PrvcOfBirth>		Province of birth
	[1..1]	1.1.5.3.2.1.3. CityOfBirth	Max35Text	<CityOfBirth>		City of birth
	[1..1]	1.1.5.3.2.1.4. CountryOfBirth	CountryCode	<CtryOfBirth>		Country of birth code according to the ISO 3166, 2 character code
	[0..1] Or}	1.1.5.3.2.2. Other	Set of elements	<Othr>		Only one occurrence is allowed
	[1..1]	1.1.5.3.2.2.1. Identification	Max35Text	<Id>		Identification code value
	[0..1]	1.1.5.3.2.2.2. SchemeName	Set of elements	<SchmeNm>		Element is mandatory if value is provided in the “Identification” element
	{Or[1..1]}	1.1.5.3.2.2.2.1. Code	Code	<Cd>	Identification code name possible under the specified list of ISO 20022 external codes. Codes used in Luminor: NIDN – personal number, CUST – customer’s code in the beneficiary’s information system, DRLC – driver’s licence number, SOSE – social insurance number, CCPT – passport number, EMPL – employee card number, TXID – STI attributed code, ARNU –social insurance number for non-resident	
	[1..1]Or}	1.1.5.3.2.2.2.2. Proprietary	Max35Text	<Prtry>		Not used in Luminor
2.0	[1..n]	2. PaymentInformation	Set of elements	<PmtInf>	Element consists of set of characteristics attributed to debited party of a payment instruction that are specified when a credit transfer is initiated (e.g.: payment title, transaction type, etc.) and one or several Transaction Information sections (beneficiary’s information fields)	
2.01.	[1..1]	2.1. PaymentInformationIdentification	Max35Text	<PmtInfId>	Generated automatically with unique identification to identify the payment information group within the message. In case the payment information is sent for the second time (or more), the value must be different.	
2.02.	[1..1]	2.2. PaymentMethod	Code	<PmtMtd>		Credit payment feature. Allowed value: TRF

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.03.	[0..1]	2.3. BatchBooking	BatchBookingIndicator	<BtchBookg>	Not used in Luminor, therefore „false“ value is used by default	
2.04	[1..1]	2.4. NumberOfTransactions	Max15Numeric	<NbOfTxs>	Number of individual transactions in PaymentInformation group (number of “CreditTransferTransactionInformation”). In case the number of the group’s individual transactions does not correspond to the submitted value, the data file will be rejected.	
2.05	[1..1]	2.5. ControlSum	Max15	<CtrlSum>	Total amount of transactions in PaymentInformation group (irrespective of the currency, the sum of “CreditTransferTransactionInformation\Amount\InstructedAmount” elements). The fractional part has a maximum of two digits. In case the total amount of the group’s individual transactions does not correspond to the submitted value, the data file will be rejected.	
2.06.	[0..1]	2.6. PaymentTypeInformation	Set of elements	<PmtTpInf>	It is recommended that <i>PaymentTypeInformation</i> level is used rather than <i>CreditTransferTransactionInformation</i> to specify the transaction type. In case both elements are filled out, the value of <i>CreditTransferTransactionInformation</i> is used.	
2.07.	[0..1]	2.6.1. InstructionPriority	Code	<InstrPrty>	Indicates the priority for debiting the payer’s account. Possible values: HIGH, NORM. Not used in Luminor	
2.08.	[0..1]	2.6.2. ServiceLevel	Set of elements	<SvcLvl>	Service level	Payment priority
2.09.	{Or	2.6.2.1. Code	Code	<Cd>	“SEPA“ value is entered	Possible values: “SDVA” – express; “URGP” – urgent; “NURG” - standard
2.10.	Or}	2.6.2.2. Proprietary	Max35Text	<Prtry>	Not used	
2.11.	[0..1]	2.6.3. LocalInstrument	Set of elements	<LclInstrm>	Element that specifies the link between the credit transfer and payment instrument. Not used in Luminor.	Not used
2.12.	{Or	2.6.3.1. Code	Code	<Cd>	Code elemente aukščiau. Local instrument code under ISO 20022 standard external codes list.	Not used
2.13.	Or}	2.6.3.2. Proprietary	Max35Text	<Prtry>	Local instrument, if not among those listed in Code element above.	Not used
2.14.	[0..1]	2.6.4. CategoryPurpose	Set of elements	<CtgyPurp>	Information used by the payer to indicate a specific processing of payments under the agreement between the payer and the Bank. The field value is not transferred to the beneficiary’s payment service provider. Possible values of codes only under ISO 20022 external codes list.	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.15.	[0..1]	2.6.4.1. Code	Code	<Cd>	Possible values of codes only under ISO 20022 external codes list, e.g. SALA (Salary payments), TAXS (Tax payment), TREA (Treasury payment). In case of pool salary transfer (DU), SALA code must be specified in this element.	In case of cross-border intra- company payment within Luminor banking group, INTC value must be specified in this field.
2.17.	[1..1]	2.7. RequestedExecutionDate	DateAndDateTime2Choice	<ReqdExctnDt>		
	[1..1]	2.7.1 Date	ISODate	<Dt>		Date at which the initiating party requests the payment execution in the bank (may be in future).
2.19.	[1..1]	2.9. Debtor	Set of elements	<Dbtr>		Payer information
	[0..1]	2.9.1. Name	Max70Text	<Nm>		Payer's name, surname or company name. The field is mandatory. Please note that LITAS-ESIS local payment format allows maximum field length of 200 characters, while ISO 20022 allows 70 characters
	[0..1]	2.9.2. PostalAddress	PostalAddress24	<PstlAdr>		Payer's address Preferred to use AdrLine and Ctry elements (Unstructure address). If AdrLine is not used as minimumTwnNm and Ctry elements must be used (Structured address).
	[0..1]	2.9.2.1 Department	Max70Text	<Dept>		
	[0..1]	2.9.2.2 Sub-Department	Max70Text	<SubDept>		
	[0..1]	2.9.2.3 Street Name	Max70Text	<StrtNm>		
	[0..1]	2.9.2.4 Building Number	Max16Text	<BldgNb>		
	[0..1]	2.9.2.5 Building Name	Max35Text	<BldgNm>		
	[0..1]	2.9.2.6 Floor	Max70Text	<Flr>		
	[0..1]	2.9.2.7 Post Box	Max16Text	<PstBx>		
	[0..1]	2.9.2.8 Room	Max70Text	<Room>		
	[0..1]	2.9.2.9 Postal Code	Max16Text	<PstCd>		
	[0..1]	2.9.2.10 Town Name	Max35Text	<TwnNm>		
	[0..1]	2.9.2.11 Town Location Name	Max35Text	<TwnLctnNm>		
	[0..1]	2.9.2.12 District Name	Max35Text	<DstrctNm>		

	[0..1]	2.9.2.13 Country Sub Devison	Max35Text	<CtrySubDvsn>	
	[0..1]	2.9.2.14. Country	CountryCode	<Ctry>	Payer's country according to ISO 3166, code of 2 characters
	[0..2]	2.9.2.15. AddressLine	Max70Text	<AdrLine>	Payer's address, may be up to two repetitions of 70 characters in length Only one repetition of up to 66 characters in length is allowed in transfers to other banks
	[0..1]	2.9.3. Identification	Set of elements	<Id>	Section describing the identifier of the payer-account holder. It will be passed on unchanged to the beneficiary. "SchemeName" element will define which identifier is used. If the payer is a legal entity, then "OrganisationIdentification" element is used, if it is a private individual, then "PrivateIdentification" is used. In case another person's identifier needs to be specified, the initial payer's name has to be filled in <i>UltimateDebtor</i> element. Used only for payments in other than euro currency within Luminor.
	{Or [1..1]}	2.9.3.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of a payer that is a legal entity. Only one repetition of "AnyBIC" or "Other" element is possible. Used only for payments in other than euro currency within Luminor.

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or [0..1]}	2.9.3.1.1. AnyBIC	AnyBICDec2014Identifier	<AnyBIC>	Not used in Luminor.	
	[0..1] Or	2.9.3.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Used only for payments in other than euro currency within Luminor.
	[1..1]	2.9.3.1.2.1. Identification	Max35Text	<Id>	Identification code value of a payer that is a legal entity (e.g., company code, VAT payer's code, etc.)	Used to indicate the payer's company code only for payments in other than euro currency within Luminor.
	[0..1]	2.9.3.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	Used only for payments in other than euro currency within Luminor.
	{Or [1..1]}	2.9.3.1.2.2.1. Code	Code	<Cd>	Identification code name possible under the specified list of ISO 20022 external codes. The codes used in Luminor bank: TXID – VAT payer's code, COID – company registration number, CUST – customer's code in the beneficiary's information system. In case of a payment to the accounts of state institutions that require to specify the payment codes, accounts (STI, Sodra, etc.), the identification code "COID" is mandatory in this element and company code must be specified in <Id> element.	Only one "COID" value is accepted for payments in other than euro currency within Luminor. Other specified values will not be saved in the payment and passed on to the beneficiary.
	[1..1] Or	2.9.3.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used	
	[1..1] Or	2.9.3.2. PrivateIdentification	Set of elements	<PrvtId>	Section describing the identifier of the payer that is a private individual. It will be passed on unchanged to the beneficiary. Only one repetition of "DateAndPlaceOfBirth" or "Other" element is possible.	Only "Other" element may be used for payments in other than euro currency within Luminor.
	{Or [0..1]}	2.9.3.2.1. DateAndPlaceOfBirth	Set of elements	<DtAndPlcOfBirth>	Information about date and place of birth	Not used
	[1..1]	2.9.3.2.1.1. BirthDate	ISODate	<BirthDt>	Birth date	Not used
	[0..1]	2.9.3.2.1.2. ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Province of birth	Not used
	[1..1]	2.9.3.2.1.3. CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[1..1]	2.9.3.2.1.4. CountryOfBirth	CountryCode	<CtryOfBirth>	Country of birth code according to the ISO 3166, 2 character code	Not used
	[0..1] Or}	2.9.3.2.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Used only for payments in other than euro currency within Luminor.
	[1..1]	2.9.3.2.2.1. Identification	Max35Text	<Id>	Payer's personal identification code value (e.g.: personal number, customer code in the beneficiary's IS, etc.)	Used to indicate the payer's personal number only for payments in other than euro currency within Luminor.
	[0..1]	2.9.3.2.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	Used only for payments in other than euro currency within Luminor.
	{Or[1..1]}	2.9.3.2.2.2.1. Code	Code	<Cd>	<p>Identification code name possible only according to the specified list of ISO 20022 external codes: NIDN – personal number, CUST – customer's code in the beneficiary's information system, DRLC – driver's licence number, SOSE – social insurance number, CCPT – passport number, EMPL – employee card number, TXID – STI attributed code, ARNU – social insurance number for non-resident.</p> <p>In case of a payment to the accounts of state institutions that require to specify the payment codes, accounts (STI, Sodra, etc.), the identification code "COID" is mandatory in this element and company code must be specified in <Id> element.</p>	Only one "NIDN" value is accepted for payments in other than euro currency within Luminor. Other specified values will not be saved in the payment and passed on to the beneficiary.
	[1..1]Or}	2.9.3.2.2.2.2. Proprietary	Max35Text	<Prtry>	Not used	
2.20.	[1..1]	2.10. DebtorAccount	Set of elements	<DbtrAcct >	Unambiguous identification of the account to be debited.	
	[1..1]	2.10.1. Identification	Set of elements	<Id>		
	[1..1]	2.10.1.1. IBAN	IBAN2007Identifier	<IBAN>	Payer's account number. Only IBAN can be indicated.	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	2.10.3. Currency	CURRENCY	<Ccy>	Currency of debited account, for SEPA transfers – only EUR currency. Where specified, it must coincide with the currency in the “InstructedAmount” element. Where not specified, the payer’s account currency is considered to coincide with the currency specified in the “InstructedAmount” element	
2.21.	[1..1]	2.11. DebtorAgent	Set of elements	<DbtrAgt>	Financial institution that services the payer’s account.	
	[1..1]	2.11.1. FinancialInstitutionIdentification	Set of elements	<FinInstId>		
	[0..1]	2.11.1.1. BICFI	BICFIDec2014Identifier	<BICFI>	Code of the payer’s credit institution. Optional. If specified must be in BIC format, SWIFT code of 8 or 11 characters (AGBLT2XXXX).	
	[0..1]	2.11.1.2. Other	Set of elements>	<Othr>		Not used
	[1..1]	2.11.1.2.1. Identification	Max35Text	<Id>	Possible value „NOTPROVIDED“	Not used
2.23.	[0..1]	2.13. UltimateDebtor	Set of elements	<UltmtDbtr>	Ultimate payer. Party (entity) that owes an amount of money to (ultimate) beneficiary.	
	[1..1]	2.13.1. Name	Max70Text	<Nm>	Ultimate payer’s name. Maximum 70 characters.	Not used
	[0..1]	2.13.2. Identification	Set of elements	<Id>	Section describing the identifier of the ultimate debtor. It will be passed on unchanged to the beneficiary. “SchemeName” element will define which identifier is used. If the payer is a legal entity, then “OrganisationIdentification” element is used, if it is a private individual, then “PrivateIdentification” is used	Not used
	{Or [1..1]	2.13.2.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the ultimate debtor that is a legal entity. Only one repetition of “AnyBIC” or “Other” element is used.	Not used
	{Or [0..1]	2.13.2.1.1. AnyBIC	AnyBICDec2014Identifier	<AnyBIC>	Not used	
	[0..1] Or}	2.13.2.1.2. Other	Set of elements	<Othr>		Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[1..1]	2.13.2.1.2.1. Identification	Max35Text	<Id>	Identification code value of the ultimate payer (e.g.: company code, VAT payer's code, etc.)	Not used
	[0..1]	2.13.2.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	Not used
	{Or	2.13.2.1.2.2.1. Code	Code	<Cd>	Identification code type and name possible according to the specified list of ISO 20022 external codes: TXID – VAT payer's code, COID – company registration number, CUST – customer's code in the beneficiary's information system	Not used
	Or}	2.13.2.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor.	
	[1..1] Or}	2.13.2.2. PrivateIdentification	Set of elements	<PrvtId>	Section describing the identifier of the ultimate debtor that is a private individual. It will be passed on unchanged to the beneficiary. Only one repetition of "DateAndPlaceOfBirth" or "Other" element is possible	Not used
	{Or [0..1]	2.13.2.2.1. DateAndPlaceOfBirth	Set of elements	<DtAndPlcOfBirth>	Information about date and place of birth	Not used
	[1..1]	2.13.2.2.1.1. BirthDate	ISODate	<BirthDt>	Birth date	Not used
	[0..1]	2.13.2.2.1.2. ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Province of birth	Not used
	[1..1]	2.13.2.2.1.3. CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
	[1..1]	2.13.2.2.1.4. CountryOfBirth	CountryCode	<CtryOfBirth>	Country of birth code according to the ISO 3166, 2 character code	Not used
	[0..1] Or}	2.13.2.2.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Not used
	[1..1]	2.13.2.2.2.1. Identification	Max35Text	<Id>	Ultimate debtor's personal identification code value (e.g.: personal number, customer's code in beneficiary's IS, etc.)	Not used
	[0..1]	2.13.2.2.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or	2.13.2.2.2.2.1. Code	Code	<Cd>	Identification code name possible according to the specified list of ISO 20022 external codes: NIDN – personal number, CUST – customer's code in beneficiary's information system, DRLC – driver's licence number, SOSE – social insurance number, CCPT – passport number, EMPL – employee card number, TXID – STI attributed code, ARNU – social insurance number for non-resident.	Not used
	Or}	2.13.2.2.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor.	
2.24.	[0..1]	2.14. ChargeBearer	Code	<ChrgBr>	Following the regulations, SEPA credit transfers allow only one "SLEV" option where the charges of the payer's payment service provider are born by the payer, and the charges of the beneficiary's payment service provider are born by the beneficiary. The value in this element is taken only in case the payment type of charges is not specified after <CdtTrfTxInf>.	Indicates who bears the charges. Possible values: CRED – charges born by the beneficiary; DEBT – charges born by the payer; SHAR – both cover the costs of their respective payment service providers. In case of a payment executed outside Luminor in roubles, then "DEBT" value must be specified. The value in this element is taken only in case the payment type of charges is not specified after <CdtTrfTxInf>.
2.25.	[0..1]	2.15. ChargeAccount	Set of elements	<ChrgsAcct>	Debiting charges from a specific account is effected under a separate agreement with the bank, therefore the specified value is ignored	
	[1..1]	2.15.1. Identification	Set of elements	<Id>	Not used	
	{Or	2.15.1.1. IBAN	IBAN2007Identifier	<IBAN>	Not used	
	[0..1]	2.15.3. Currency	CURRENCY	<Ccy>	Not used	
2.27.	[1..n]	2.17. CreditTransferTransactionInformation	Set of elements	<CdtTrfTxInf>		
2.28.	[1..1]	2.17.1. PaymentIdentification	Set of elements	<PmtId>	Set of elements used as reference to a payment.	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.29	[0..1]	2.17.1.1. InstructionIdentification	Max35Text	<InstrId>	Payment document number given for unambiguous identification of the payment instruction. Not passed on to the beneficiary. If not filled out, then a unique document number given by the bank's system is generated.	Specified document number is passed on to the beneficiary. If not filled out, then a unique document number given by the bank's system is generated.
2.30	[1..1]	2.17.1.2. EndToEndIdentification	Max35Text	<EndToEndId>	Unique identification of the payment document , unique identification number at the payer's level. Passed on, unchanged, to the beneficiary. Used to identify the payment purpose, e.g. if the invoice is paid in three money transfers, then the EndToEndIdentification value of all three transfers must be the same while the InstructionIdentification values will be different. If according to the agreement with the beneficiary, no unique identification is required, then the "NOTPROVIDED" value must be indicated in the element.	Filled out at "NOTPROVIDED" value.
2.31	[0..1]	2.17.2. PaymentTypeInformation	Set of elements	<PmtTpInf>	Set of elements used for further definition of the transaction type. Recommended to use with the "PaymentInformation" element	
2.33	[0..1]	2.17.2.1. ServiceLevel	Set of elements	<SvcLvl>	As specified under Index 2.08	
2.34	[1..1]	2.17.2.1.1. Code	Code	<Cd>	As specified under Index 2.09	
2.36	[0..1]	2.17.2.2. LocalInstrument	Set of elements	<LclInstrm>	As specified under Index 2.11	
2.37	{Or	2.17.2.2.1. Code	Code	<Cd>	As specified under Index 2.12	
2.38	Or}	2.17.2.2.2. Proprietary	Max35Text	<Prtry>	As specified under Index 2.13	
2.39	[0..1]	2.17.2.3. CategoryPurpose	Set of elements	<CtgyPurp>	As specified under Index 2.14	
2.40	[1..1]	2.17.2.3.1. Code	Code	<Cd>	As specified under Index 2.15	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.42	[1..1]	2.17.3. Amount	Set of elements	<Amt>	Amount of cash that will be transferred between the debtor and the creditor accounts before charges, expressed in the currency as specified by the initiating party	
2.43	[1..1]	2.17.3.1. InstructedAmount	AMOUNT Max18Digits CURRENCY	<InstdAmt>	Amount of cash that will be transferred between the debtor and the creditor accounts in the currency as specified by the initiating party. The amount must make 0.01 or more and 999999999.99 or less. Currency code for SEPA payments must be "EUR". Decimal amount separator in the format is dot.	Amount of cash that will be transferred between the debtor and the creditor accounts before charges, expressed in the currency as specified by the initiating party. Currency code must correspond to ISO 4217 standard requirements. Decimal amount separator is dot. In case the currency in the Debtor account / Currency is not specified, then the currency in the payer's account is deemed to coincide with the currency specified in the "InstructedAmount" element.
2.51	[0..1]	2.17.4. ChargeBearer	Code	<ChrgBr>	Following the regulations, SEPA credit transfers allow only one "SLEV" option where the charges of the payer's payment service provider are born by the payer, and the charges of the beneficiary's payment service provider are born by the beneficiary.	Indicates who bears the charges. Possible values: CRED – charges born by the beneficiary; DEBT – charges born by the payer; SHAR – both cover the costs of their respective payment service providers. In case of a payment executed outside Luminor in roubles, then "DEBT" value must be specified.
2.71	[0..1]	2.17.8. IntermediaryAgent1	Set of elements	<IntrmyAgt1>	Not used	Correspondent bank information components
	[1..1]	2.17.8.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	Not used	Set of elements intended for the Correspondent Bank information
	[1..1]	2.17.8.1.1. BICFI	BICFIDec2014Identifie	<BICFI>	Not used	Correspondent Bank's SWIFT code. Typed in capital letters. 8 or 11 characters in length
	[0..1]	2.17.8.1.3. Name	Max140Text	<Nm>	Not used	Correspondent Bank name. Note the field structure: in LITAS-ESIS format it was possible to fill out 2x35 fields, ISO 200222 allows one field of up to 140 characters.
	[0..1]	2.17.8.1.4. PostalAddress	Set of elements	<PstlAdr>	Not used	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	2.17.8.1.4.10. AddressLine	Max70Text	<AdrLine>	Not used	Correspondent Bank address. Note the field structure: in LITAS-ESIS format it was possible to fill out 2x35 fields, XML allows one field of up to 70 characters.
2.72	[0..1]	2.17.9. IntermediaryAgent1Account	Set of elements	<IntrmyAgt1Acct>	Not used	
	[1..1]	2.17.9.1. Identification	Set of elements	<Id>	Not used	
	{Or	2.17.9.1.1. IBAN	IBAN2007Identifier	<IBAN>	Not used	In case of IBAN account, IBAN element is filled out, otherwise Other, specifying SchemeName value "BBAN".
	Or}	2.17.9.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	2.17.9.1.2.1. Identification	Max34Text	<Id>	Not used	This field is used specifying the account in BBAN format.
	[0..1]	2.17.9.1.2.2. SchemeName	Set of elements	<SchmeNm>	Not used	
	[1..1]	2.17.9.1.2.2.1. Code	Max4Text	<Cd>	Not used	"BBAN" value
2.73	[0..1]	2.17.10. IntermediaryAgent2	Set of elements	<IntrmyAgt2>	Not used	IntermediaryAgent2 Not used in Luminor
	[1..1]	2.17.10.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>		Not used in Luminor
	[1..1]	2.17.10.1.1. BICFI	BICFIDec2014Identifier	<BICFI>		Not used in Luminor
	[0..1]	2.17.10.1.3. Name	Max140Text	<Nm>		Not used in Luminor
2.74	[0..1]	2.17.11. IntermediaryAgent2Account	Set of elements	<IntrmyAgt2Acct>		Not used in Luminor
	[1..1]	2.17.11.1. Identification	Set of elements	<Id>		Not used in Luminor
	{Or	2.17.11.1.1. IBAN	IBAN2007Identifier	<IBAN>		Not used in Luminor
	Or}	2.17.11.1.2. Other	Set of elements	<Othr>		Not used in Luminor
	[1..1]	2.17.11.1.2.1. Identification	Max34Text	<Id>		Not used in Luminor
	[0..1]	2.17.11.1.2.2. SchemeName	Set of elements	<SchmeNm>		Not used in Luminor
	[1..1]	2.17.11.1.2.2.1. Code	Max4Text	<Cd>		Not used in Luminor

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.77	[0..1]	2.17.12. CreditorAgent	Set of elements	<CdtrAgt>	Beneficiary's bank information	
	[1..1]	2.17.12.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>		
	[0..1]	2.17.12.1.1. BICFI	BICFIDec2014Identification	<BICFI>	Beneficiary's bank BIC code. Optional from 01/01/2016 in case the beneficiary's account is provided in IBAN format in the CreditorAccount element. If specified, must be BIC format, SWIFT code of 11 characters. If BIC is not specified, CreditorAgent element is not used.	Beneficiary's payment service provider SWIFT code. Typed in capital letters or in digits. 8 or 11 characters in length. Optional from 01/01/2016 in case the beneficiary's account is provided in IBAN format. If the beneficiary's account is in other than IBAN format, then the beneficiary's, bank code, bank name and country must be specified.
	[0..1]	2.17.12.1.2. ClearingSystemMemberIdentification	Set of elements	<ClrSysMmbld>	Not used	Filled out where additional payment service provider identifiers of the beneficiary are required to execute the payment instruction. Mandatory if the beneficiary's account is specified in other than IBAN format.
	[0..1]	2.17.12.1.2.1. ClearingSystemIdentification	Set of elements	<ClrSysId>	Not used	
	[1..1]	2.17.12.1.2.1.1. Code	Code	<Cd>	Not used	Codes under ISO 20022 external codes list. Must be specified if the beneficiary's account is in other than IBAN format and SWIFT code is not specified in <BICFI> element.
	[1..1]	2.17.12.1.2.2. MemberIdentification	Max35Text	<Mmbld>	Not used	Beneficiary's payment service provider code within a clearing system. Maximum length up to 33 characters. Must be specified if the beneficiary's account is in other than IBAN format and SWIFT code is not specified in <BICFI> element. E.g.: in case of payments to Russia in roubles, the beneficiary's bank code of 9 characters is specified.

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	2.17.12.1.3. Name	Max70Text	<Nm>	Not used	Beneficiary's bank name. Must be filled out if the beneficiary's account is specified in other than IBAN format. Note the field structure: in LITAS-ESIS format it was possible to fill out 2x35 fields, while XML allows one field of up to 70 characters
	[0..1]	2.17.12.1.4. PostalAddress	Set of elements	<PstlAdr>	Not used	
	[0..1]	2.17.12.1.4.9. Country	Code	<Ctry>	Not used	Country code under ISO 3166, country code of 2 characters. Obligatory if neither the beneficiary's account is provided in IBAN format, nor the beneficiary's bank BIC code. Must be filled out if the beneficiary's account is specified in other than IBAN format
	[0..1]	2.17.12.1.4.10. AddressLine	Max70Text	<AdrLine>	Not used	Address. Note the field structure: in LITAS-ESIS format it was possible to fill out 2x35 fields, while XML allows one field of up to 66 characters.
2.78	[0..1]	2.17.13. CreditorAgentAccount	Set of elements	<CdtrAgtAcct>	Not used	Beneficiary's payment service provider account. Not used in Luminor.
	[0..1]	2.17.13.1. Identification	Set of elements	<Id>	Not used	
	{Or	2.17.13.1.1. IBAN	IBAN2007Identifier	<IBAN>	Not used	Account corresponding to ISO 13616 standard requirements (International Bank Account Number (IBAN)) Not used in Luminor.
	Or}	2.17.13.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	2.17.13.1.2.1. Identification	Max34Text	<Id>	Not used	Account in other than IBAN format. Not used in Luminor.
2.79	[1..1]	2.17.14. Creditor	Set of elements	<Cdtr>	The field is mandatory . Section where the beneficiary's data is specified. Party (entity) to which an amount of money is due	
	[1..1]	2.17.14.1. Name	Max140Text	<Nm>	Beneficiary's name Mandatory field. Limited up to 70 symbols in length.	
	[1..1]	2.17.14.2. PostalAddress	Set of elements	<PstlAdr>	<p>The field is mandatory for other transfers.</p> <p>Preferred to use AdrLine and Ctry elements (Unstructure address). If AdrLine is not used as minimumTwnNm and Ctry elements must be used (Structured address).</p>	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	2.17.14.2.1 Department	Max70Text	<Dept>		
	[0..1]	2.17.14.2.2 Sub-Department	Max70Text	<SubDept>		
	[0..1]	2.17.14.2.3 Street Name	Max70Text	<StrtNm>		
	[0..1]	2.17.14.2.4 Building Number	Max16Text	<BldgNb>		
	[0..1]	2.17.14.2.5 Building Name	Max35Text	<BldgNm>		
	[0..1]	2.17.14.2.6 Floor	Max70Text	<Flr>		
	[0..1]	2.17.14.2.7 Post Box	Max16Text	<PstBx>		
	[0..1]	2.17.14.2.8 Room	Max70Text	<Room>		
	[0..1]	2.17.14.2.9 Postal Code	Max16Text	<PstCd>		
	[0..1]	2.17.14.2.10 Town Name	Max35Text	<TwnNm>		
	[0..1]	2.17.14.2.11 Town Location Name	Max35Text	<TwnLctnNm>		
	[0..1]	2.17.14.2.12 District Name	Max35Text	<DstrctNm>		
	[0..1]	2.17.14.2.13 Country Sub Devision	Max35Text	<CtrySubDvsn>		
	[1..1]	2.17.14.2.14. Country	Code	<Ctry>	Beneficiary's country following ISO 3166, 2 character code Optional field	Mandatory field

	[1..2]	2.17.14.2.15. AddressLine	Max70Text	<AdrLine>	Maximum two occurrences of the beneficiary's address are allowed of 70 characters in length Optional field	Beneficiary's address. Note the field structure: in LITAS-ESIS format it was possible to fill out 2x35 fields, while XML allows one field of up to 66 characters Mandatory field
	[0..1]	2.17.14.3. Identification	Set of elements		Section describing the identifier of the beneficiary. It will be passed on unchanged to the beneficiary. "SchemeName" element will define which identifier is used. If the payer is a legal entity, then "OrganisationIdentification" element is used, if it is a private individual, then "PrivateIdentification" is used	Used only for payments in other than euro currency within Luminor.
	{Or [1..1]}	2.17.14.3.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the beneficiary that is a legal entity. It will be passed on unchanged to the beneficiary. Only one repetition of "AnyBIC" or "Other" element is used.	Used only for payments in other than euro currency within Luminor.
	{Or [0..1]}	2.17.14.3.1.1. AnyBIC	AnyBICDec2014Identifier	<AnyBIC>	BIC (Business Identifier Codes) may be used for the unique identification of financial institutions following ISO 9362 standard. BEI (Business Entity Identifier) is used for other than financial institutions	Not used
	[0..1] Or}	2.17.14.3.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Used only for payments in other than euro currency within Luminor.
	[1..1]	2.17.14.3.1.2.1. Identification	Max35Text	<Id>	Beneficiary's identification code value, e.g. company code, customer's code in the beneficiary's IS, etc.	Used only for payments in other than euro currency within Luminor.
	[0..1]	2.17.14.3.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	Used only for payments in other than euro currency within Luminor.

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or [1..1]}	2.17.14.3.1.2.2.1. Code	Code	<Cd>	Identification code name possible according to the specified list of ISO 20022 external codes: TXID – VAT payer’s code, COID – company registration number, CUST – customer’s code in the beneficiary’s information system.	Only COID value may be specified for payments in other than euro currency within Luminor
	[1..1]Or}	2.17.14.3.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor	
	[1..1] Or}	2.17.14.3.2. PrivateIdentification	Set of elements	<PrvtId>	Section describing the identifier of the beneficiary that is a private individual. It will be passed on unchanged to the beneficiary. Only one repetition of “DateAndPlaceOfBirth” or “Other” element is possible	Only “Other” element is used for payments in other than euro currency within Luminor.
	{Or [0..1]}	2.17.14.3.2.1. DateAndPlaceOfBirth	Set of elements	<DtAndPlcOfBirth>	Information about date and place of birth	Not used
		2.17.14.3.2.1.1. BirthDate	ISODate	<BirthDt>	Birth date	Not used
		2.17.14.3.2.1.2. ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Province of birth	Not used
		2.17.14.3.2.1.3. CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
		2.17.14.3.2.1.4. CountryOfBirth	CountryCode	<CtryOfBirth>	Country of birth code according to the ISO 3166, 2 character code	Not used
	[0..1] Or}	2.17.14.3.2.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Used only for payments in other than euro currency within Luminor.
	[1..1]	2.17.14.3.2.2.1. Identification	Max35Text	<Id>	Beneficiary’s personal identification code value, e.g. personal number, customer’s code in beneficiary’s IS, etc.	Used only for payments in other than euro currency within Luminor.
	[0..1]	2.17.14.3.2.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the “Identification” element	Used only for payments in other than euro currency within Luminor.

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or	2.17.14.3.2.2.2.1. Code	Code	<Cd>	Identification code name possible according to the specified list of ISO 20022 external codes: NIDN – personal number, CUST – customer's code in the beneficiary's information system, DRLC – driver's licence number, SOSE – social insurance number, CCPT – passport number, EMPL – employee card number, TXID – STI attributed code, ARNU – social insurance number for non-resident.	Only NIDN may be specified for payments in other than euro currency within Luminor.
	Or}	2.17.14.3.2.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor	
	[0..1]	2.17.14.5. ContactDetails	Set of elements	<CtctDtls>	Not used	Not used in Luminor
	[0..1]	2.17.14.5.1. PhoneNumber	PhoneNumber	<PhneNb>	Not used in Luminor	
	[0..1]	2.17.14.5.2. Other	Max35Text	<Othr>	Not used in Luminor	
2.80	[1..1]	2.17.15. CreditorAccount	Set of elements	<CdtrAcct>	Beneficiary account information	
	[1..1]	2.17.15.1. Identification	Set of elements	<Id>		
	{Or	2.17.15.1.1. IBAN	IBAN2007Identifier	<IBAN>	Beneficiary's account number in IBAN format.	Beneficiary's account number. If the account is in IBAN format, IBAN element is filled out, otherwise Other with SchemeName "BBAN" value specified
	Or}	2.17.15.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	2.17.15.1.2.1. Identification	Max34Text	<Id>	Not used	This field is used when the account is specified in BBAN format
	[0..1]	2.17.15.1.2.1.1. SchemeName	Set of elements	<SchmeNm>	Not used	
	[1..1]	2.17.15.1.2.1.1.1. Code	Max35Text	<Cd>	Not used	Permitted value "BBAN"
	[0..1]	2.17.15.3. Currency	CURRENCY	<Ccy>	Not used	
2.81	[0..1]	2.17.17. UltimateCreditor	Set of elements	<UltmtCdtr>	Ultimate beneficiary information	Not used
	[1..1]	2.17.17.1. Name	Max70Text	<Nm>	Ultimate beneficiary's name. Limited to 70 characters.	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	2.17.17.2. Identification	Set of elements	<Id>	Section describing the identifier of the ultimate beneficiary. It will be passed on, unchanged, to the beneficiary. If the payer is a legal entity, then "OrganisationIdentification" element is used, if it is a private individual, then "PrivateIdentification" is used.	Not used
	{Or [1..1]}	2.17.17.2.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the ultimate beneficiary that is a legal entity. It will be passed on unchanged to the beneficiary. Only one repetition of "AnyBIC" or "Other" element is used.	Not used
	{Or [0..1]}	2.17.17.2.1.1. AnyBIC	AnyBICDec2014Identifier	<AnyBIC>	Not used in Luminor	
	[0..1] Or}	2.17.17.2.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Not used
	[1..1]	2.17.17.2.1.2.1. Identification	Max35Text	<Id>	Ultimate beneficiary-legal entity identification code value.	Not used
	[0..1]	2.17.17.2.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	Not used
	{Or	2.17.17.2.1.2.2.1. Code	Code	<Cd>	Identification code name possible according to the specified list of ISO 20022 external codes: TXID – VAT payer's code, COID – company registration number, CUST – customer's code in the beneficiary's information system	Not used
	Or}	2.17.17.2.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used	
	[1..1] Or}	2.17.17.2.2. PrivateIdentification	Set of elements	<PrvtId>	Section describing the identifier of the beneficiary that is a private individual. It will be passed on, unchanged, to the beneficiary. Only one repetition of "DateAndPlaceOfBirth" or "Other" element is possible.	Not used
	{Or [0..1]}	2.17.17.2.2.1. DateAndPlaceOfBirth	Set of elements	<DtAndPlcOfBirth>	Information about date and place of birth .	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[1..1]	2.17.17.2.2.1.1. BirthDate	ISODate	<BirthDt>	Birth date	Not used
	[0..1]	2.17.17.2.2.1.2. ProvinceOfBirth	Max35Text	<PrvcOfBirth>	Province of birth	Not used
	[1..1]	2.17.17.2.2.1.3. CityOfBirth	Max35Text	<CityOfBirth>	City of birth	Not used
	[1..1]	2.17.17.2.2.1.4. CountryOfBirth	CountryCode	<CtryOfBirth>	Country of birth code according to the ISO 3166, 2 character code	Not used
	[0..1] Or}	2.17.17.2.2.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	Not used
	[1..1]	2.17.17.2.2.2.1. Identification	Max35Text	<Id>	Ultimate beneficiary-private individual identification code value.	Not used
	[0..1]	2.17.17.2.2.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	Not used
	{Or	2.17.17.2.2.2.2.1. Code	Code	<Cd>	Identification code name possible according to the specified list of ISO 20022 external codes: NIDN – personal number, CUST – customer's code in the beneficiary's information system, DRLC – driver's licence number, SOSE – social insurance number, CCPT – passport number, EMPL – employee card number, TXID – STI attributed code, ARNU – social insurance number for non-resident.	Not used
	Or}	2.17.17.2.2.2.2.2. Proprietary	Max35Text	<Prtry>	Not used	
2.82	[0..n]	2.17.18. InstructionForCreditorAgent	Set of elements	<InstrForCdrAgt>	Not used	Only one repetition is possible. This element is not used in Luminor.
2.83	[0..1]	2.17.18.1. Code	Code	<Cd>	Not used	Values: "TELB" - "Beneficiary to be informed by telex". The telex is specified in Creditor/ContactDetails/Other element. "PHOB" – "Beneficiary to be informed by telephone". The telephone number is specified in Creditor/ContactDetails/PhoneNumber element

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.86	[0..1]	2.17.19. Purpose	Set of elements	<Purp>	Payment type, specifying the main reason or purpose for transfer to the beneficiary	Not used
2.87	[1..1]	2.17.19.1 Code	Code	<Cd>	According to ISO 20022 external list of codes, e.g. INPC – car insurance premium, PPTI – property insurance premium, ADVA – advance payment, EDUC – tuition fee, TAXR – tax return, PHON – telecommunication services, PRWY – payment for railway transport services, GASB – payment for fuel, etc.	Not used
2.98	[0..1]	2.17.20. RemittanceInformation	Set of elements	<RmtInf>	Payment purpose. Either “Structured“ or “Unstructured“ may be used. The field is mandatory until 01/01/2016.	Payment purpose, information to the beneficiary. The payment purpose must be specified in one of the following elements: Unstructured or Structured.
2.99	{Or [0..1]}	2.17.20.1. Unstructured	Max140Text	<Ustrd>	Payment purpose. Only one repetition of 140 characters in length is permitted. Free text may be submitted in a structured way.	Payment purpose. The field is mandatory. Only one repetition is permitted. Should be filled in English only and contain a clear purpose for the payment, i.e. invoice/contract number, invoice/contract date, description of goods or services etc.
2.100	[0..1] Or}	2.17.20.2. Structured	Set of elements	<Strd>	Structured reference to payment purpose (e.g. payment code).	Not used
2.120	[0..1]	2.17.20.2.1. CreditorReferenceInformation	Set of elements	<CdtrRefInf>		Not used
2.121	[0..1]	2.17.20.2.1.1. Type	Set of elements	<Tp>		Not used
2.122	[1..1]	2.17.20.2.1.1.1. CodeOrProprietary	Set of elements	<CdOrPrtry>		Not used
2.123	[0..1]	2.17.20.2.1.1.1.1. Code	Code	<Cd>	'SCOR' value must be specified in this element in case the structured payment purpose <Ref> is specified	Not used

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.126	[0..1]	2.17.20.2.1.2. Reference	Max35Text	<Ref>	Structured payment purpose (e.g. payment code). The bank will check the value of structured payment purpose in the following cases: a) the beneficiary is a state institution and the payment code must be indicated to execute a transfer or b) the customer indicates the value generated following ISO 11649 standard that starts with letters "RF". In case of discrepancies identified following the check, the payment will be rejected. In case the payment code has to be submitted in SEPA credit transfer, this information in the structured purpose field or in accordance with the fill-out rules submitted by the beneficiary. Payments received from other banks with structured payment purpose will be credited into the account without checking whether or not the submitted value corresponds to the set rules.	Payment purpose. Used in case the purpose is not specified in Unstructured element and the beneficiary has specified the transfer identification number to the payer.

2.4. SEPA transfer example

On 14 October 2010, at 10:30 UAB Group company initiates a credit transfer of EUR 1000.01 from account No.LT594010049500047594 to Creditor Company's account SI56029130253411869.

```
<?xml version="1.0" encoding="UTF-8"?>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"><GrpHdr>
    <MsgId>MSGID000001</MsgId>
    <CreDtTm>2010-11-14T10:30:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>1000.01</CtrlSum>
```

```

<InitgPty>
  <Nm>UAB Group</Nm>
  <PstlAdr>
    <Ctry>LT</Ctry>
    <AdrLine> Konstitucijos pr. 21A </AdrLine>
    <AdrLine>LT-03601 Vilnius</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>123456789</Id>
        <SchmeNm>
          <Cd>COID</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInflId>20101114-12345678912</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <NbOfTxes>1</NbOfTxes>
  <CtrlSum>1000.01</CtrlSum>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt> <Dt>2010-11-14 </Dt></ReqdExctnDt>
  <Dbtr>
    <Nm>UAB Group</Nm>
    <PstlAdr>
      <Ctry>LT</Ctry>
      <AdrLine> Konstitucijos pr. 21A </AdrLine>
      <AdrLine>LT-03601 Vilnius</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>

```

```

        <Id>123456789</Id>
        <SchmeNm>
            <Cd>COID</Cd>
        </SchmeNm>
    </Othr>
</Orgld>
</Id>
</Dbtr>

<DbtrAcct>
    <Id>
        <IBAN> LT594010049500047594</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BICFI>AGBLLT2XXXX</BICFI>
    </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>InstrId000001</InstrId>
        <EndToEndId>EndToEndId000001</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="EUR">1000.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>LJBASI2X</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Creditor Company</Nm>
    </Cdtr>
</CdtTrfTxInf>
</DbtrAcct>
</Dbtr>

```

```

        <PstlAdr>
          <Ctry>AT</Ctry>
          <AdrLine>Hohenstaufengasse 123</AdrLine>
          <AdrLine>AT-1010 Wien</AdrLine>
        </PstlAdr>
        <Id>
          <OrgId>
            <Othr>
              <Id>0987654321</Id>
              <SchmeNm>
                <Cd>COID</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>

      <CdtrAcct>
        <Id>
          <IBAN>SI56029130253411869</IBAN>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>Invoices 123 and 321</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</Document>

```

2.5. Example No.1 of a cross-border transfer that does not correspond to SEPA transfer characteristics

On 17 February 2014, at 16:55 TEST COMPANY initiates a credit transfer of USD 1.00 from account No. LT16214003000111019 to TEST BENEFICIARY company's account No. LV11NDEA0000080111111.

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"><CstmrCdtTrfInitt>
  <GrpHdr>
    <MsgId>MSG20140217T145532045</MsgId>
    <CreDtTm>2014-02-17T16:55:32</CreDtTm>

```



```

    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>1.00</CtrlSum>
    <InitgPty>
      <Nm>TEST COMPANY</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>123D04D44A47BEC85D451A085B6B</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>1.00</CtrlSum>
    <PmtTplnf>
      <SvcLvl>
        <Cd>NURG</Cd>
      </SvcLvl>
    </PmtTplnf>
    <ReqdExctnDt> <Dt>2014-02-17 </Dt></ReqdExctnDt>
    <Dbtr>
      <Nm>TEST COMPANY</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>LT16214003000111019</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>NDEALT2X</BICFI>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>end2endid0010221</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="USD">1.00</InstdAmt>
      </Amt>
    </CdtTrfTxInf>
  </PmtInf>
  <CdrAgt>
    <Nm>TEST COMPANY</Nm>
  </CdrAgt>

```

```

        <FinInstnId>
            <BICFI>NDEALV2X</BICFI>
            <Nm>Nordea Bank Finland plc Lithuanian branch</Nm>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>TEST BENEFICIARY</Nm>
        <PstlAdr>
            <Ctry>AT</Ctry>
            <AdrLine>TEST ADDRESS</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>LV11NDEA0000080111111</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Clear payment purpose in English</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

2.6. Example No.2 of a cross-border transfer that does not correspond to SEPA transfer characteristics

On 16 January 2013, at 10:30 BALTIC WOOD UAB company initiates a credit transfer of RUB 20.00 from account No. LT282140030000261625 to TEST receiver company's account No.40702810149090172673.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" >
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>20130116-0000001-R01</MsgId>
            <CreDtTm>2013-01-16T10:30:00</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>20</CtrlSum>
            <InitgPty>

```

```

        <Nm>BALTIC WOOD UAB</Nm>
    </InitgPty>
</GrpHdr>
<PmtInf>
    <PmtInflId>20130116-123456-02-R01</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>20</CtrlSum>
    <ReqdExctnDt> <Dt> 2013-01-16 </Dt> </ReqdExctnDt>
    <Dbtr>
        <Nm>TEST UAB</Nm>
        <PstlAdr>
            <Ctry>LT</Ctry>
            <AdrLine>Test address</AdrLine>
            <AdrLine>LT-12345 Lietuva</AdrLine>
        </PstlAdr>
        <Id>
            <OrgId>
                <Othr>
                    <Id>987654321</Id>
                    <SchmeNm>
                        <Cd>COID</Cd>
                    </SchmeNm>
                </Othr>
            </OrgId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>LT282140030000261625</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>NDEALT2X</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>DEBT</ChrgBr>
</CdtTrfTxInf>

```

```

<PmtId>
  <InstrId>Instr-H-031212-POHJA-V3-T1-1</InstrId>
  <EndToEndId>E2E-H-031212-POHJA-V3-T1-1</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="RUB">20.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>RUCBC</Cd>
      </ClrSysId>
      <Mmbld>045773603</Mmbld>
    </ClrSysMmbld>
    <Nm>SBERBANK PERMSKOE.</Nm>
    <PstlAdr>
      <Ctry>RU</Ctry>
      <AdrLine>Middle or Russia</AdrLine>
    </PstlAdr>
  </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
  <Id>
    <Othr>
      <Id>30101810900000000603</Id>
    </Othr>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <Nm>TEST receiver</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>40702810149090172673/INN5904107162</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>

```

```
<Ustrd>VO010080 PREPAYMENT TRANSPORT COST INV 123 CONTR 321 RUB 1000,01</Ustrd>
  </RmtInf>
  </CdtTrfTxInf>
  </PmtInf>
  </CstmrCdtTrfInIt>
</Document>
```