

ISO 20022 Message Implementation Guidelines for payment initiation

pain.001.001.03

CustomerCreditTransferInitiationV03

Version: 0.2

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1. Introduction

This Message Implementation Guideline (MIG) were prepared on behalf of Luminor Bank AS Lithuanian branch (hereinafter “Luminor”).

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Luminor.

2. Luminor usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and Credit Transfer Transaction Information. One file can contain several messages. A message sent to Luminor can contain payments from several Debtors/accounts, and can also contain several payment messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.001.001.03 are included in Luminor’s MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure).

The following is a description of used fields and columns in the MIG:

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation MessageItem	XML Tag	Mult.	Type	Luminor comment	E-firma users	E-Bank users
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ISO Index No = Reference number that refers to the related description in the “*ISO 20022 Message Definition Report*”

Or = Luminor will provide one or the other field, but not both

Structural Sequence = When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.

Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

XML Tag = Specific code referring to an XML element, and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the required information (i.e. <Dbtr>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </Dbtr>).

Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..n	One or several occurrences (value for “n” represents total number of occurrences)
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used. Note: True value of “n” represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for “n” represents total number of occurrences) Note: True value of “n” represents unlimited number of occurrences.

Type= States the value to be transferred in the actual XML element. There are a total of seven different “Data Type” representations that can be used in a “CustomerCreditTransferInitiating”: Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyId32	1.8	SALES COMPANY PARTY
Code	PaymentMethod3Code	2.2	TRF = Credit Transfer
Text	Max35Text	2.1	AA22BB11
Rate	Rate	2.48	10.99999
Date Time	ISODateTime	1.2	2014-01-15T10:15:25
Amount	DecimalNumber	2.5	99999.99
Indicator	Indicator	2.3	true = Batch booking requested

Luminor comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

The files sent to Luminor must be in UTF-8 format.

Further information on ISO 20022 definitions on pain.001.001.03 are provided on the ISO20022 website: [Link](#) in the document “Payments_Maintenance_2009.pdf”, under the headline “pain – Payments initiation”.

E-Firma users = For customers who use payment import in E-Firma.

E-B ank users = For customers who use payment import in E-Bank.

3. Character set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- While banks and their customers must be allowed to use the character set currently in use at national level,
- Banks and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).
- Banks and their customers must be able to support the Latin character set commonly used in international communication, as follows:
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
- References, identifications and identifiers must respect the following:
 - o Content is restricted to the Latin character set as defined above
 - o Content must not start or end with a '/'
 - o Content must not contain '//s

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

4. Reference

No.	Document name	Version	Link
1	SEPA Credit Transfer Scheme Customer – to – Bank Implementation Guidelines	8.0	http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-version-8/epc132-08-c2b-ctig-v80-approvedpdf/
2	LITAS–ESIS duomenų formato konversijos į ISO 20022 standarto pranešimų formatus gairės	1.1	http://sepa.lt/n23444/konversijos_i_iso_20022_gaires_v.1.1.pdf
3	ISO 20022 XML standarto pranešimų naudojimo taisyklės, 2017 m.	2.5	http://www.lba.lt/file/manual/SEPA/Darbo%20su%20formatu%20taisykles%20v.2.5.pdf

5. Guidelines

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
			Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>			Message root, identifying message type		
1.0		+	GroupHeader	<GrpHdr>	[1..1]	GroupHeader32	Set of characteristics shared by all individual transactions included in the message Note! Group header block will be ignored by Luminor		
1.1		++	MessageIdentification	<MsgId>	[1..1]	Max35Text	Pointtoointreference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.		
1.2		++	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.		
1.6		++	NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	Number of individual transactions contained in the message.		
1.7		++	ControlSum	<CtrlSum>	[1..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.		
1.8		++	InitiatingParty	<InitgPty>	[1..1]	PartyIdentification32	Party that initiates the payment.		
9.1.0		+++	Name	<Nm>	[0..1]	Max70Text	Name by which a party is known and which is usually used to identify that party.		
9.1.12		+++	Identification	<Id>	[0..1]	Party6Choice	Unique and unambiguous identification of a party.		
9.1.13	{Or	++++	OrganisationIdentification	<OrgId>	[1..1]	Organisation Identification4	Unique and unambiguous identification of a party.		
9.1.14	{{Or	+++++	BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Code allocated to organisations		
9.1.15	Or}}	+++++	Other	<Othr>	[0..1]	GenericOrganisation Identification1			
9.1.16		+++++	Identification	<Id>	[1..1]	Max35Text			
9.1.17		+++++	SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification SchemeName1Choice	Name of the identification scheme.		
9.1.18		+++++	Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	Valid codes: CUST = Payer's code TXID = Tax payer's code COID = Company code		
9.1.21	Or}	++++	PrivateIdentification	<PrvtId>	[1..1]				
9.1.22	{{Or	+++++	DateAndPlaceOfBirth	<DtAnd-PlcOfBirth>	[0..1]				
9.1.23		+++++	BirthDate	<BirthDt>	[1..1]	DateTime			
9.1.24		+++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text			
9.1.25		+++++	CityOfBirth	<CityOfBirth>	[1..1]	Text			
9.1.26		+++++	CountryOfBirth	<CtryOfBirth>	[1..1]	Code			
9.1.27	Or}}	+++++	Other	<Othr>	[0..n]				
9.1.28		+++++	Identification	<Id>	[1..1]	Text			

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
9.1.29		+++++	SchemeName	<SchmeNm>	[0..1]				
9.1.30		+++++	Code	<Cd>	[1..1]	Code	Identifiers according ISO 20022 code list: NIDN – National Identity Number CUST – Customer Identification Number DRLC – Driver's License Number SOSE – Social Security Number CCPT – Passport Number EMPL – Employee Identification Number TXID – Tax Identification Number ARNU – Alien Registration Number		
2.0		+	PaymentInformation	<PmtInf>	[1..n]	PaymentInstructionInformation3	Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.		
2.1		++	PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Note! This field will be ignored by Luminor Bank.		
2.2		++	PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	Valid codes: TRF = Credit Transfer Note! This field will be ignored by Luminor Bank.		
2.3		++	BatchBooking	<BtchBookg>	[0..1]	Indicator	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. Valid codes: false = Single booking requested true = Batch booking requested Note! This block will be ignored by Luminor Bank.		
2.4		++	NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	Number of individual transactions contained in the message.		
2.5		++	ControlSum	<CtrlSum>	[1..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.		
2.6		++	PaymentTypeInfoInformation	<PmtTpInf>	[0..1]	PaymentType Information19	Set of elements used to further specify the type of transaction.	+	+
2.8		+++	ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	Agreement/rule under which the transaction should be processed.	+	+
2.9		++++	Code	<Cd>	[1..1]	External ServiceLevel1Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Valid codes for SEPA payment: SEPA = Single Euro Payments Area (See note below)	+	+

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
							<p>Valid codes for international payment: NURG = Non-urgent Payment SDVA = Same Day Value (See note below) URGP = Urgent Payment INTC = Intercompany payment type</p> <p>Luminor uses NURG as default value.</p> <p>Note: SEPA will be treated by Luminor as NURG. Note: SDVA is not used by Luminor and payment will be treated as Inter-company payment.</p>		
2.14		+++	CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	<p>Specifies the high-level purpose of the instruction based on a set of pre-defined categories.</p> <p>Payment type INTC can alternatively be specified for each credit level. Only for Sepa</p>	+	
2.15		++++	Code	<Cd>	[1..1]	External CategoryPurpose1Code	<p>Valid codes are: INTC = Intra company payment TREA = Treasury payment SALA = Salary payment TAXS = Tax payment</p> <p>More category purpose codes are here: http://www.iso20022.org/external_code_list.page Only for Sepa</p>	+	
2.17		++	RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	<p>Date at which the initiating party requests the clearing agent to process the payment.</p> <p>Usage: This is the date on which the debtor's account is to be debited. Note! Back value date will be changed to current date. Maximum allowed forward value date is 2 months ahead.</p>	+	+
2.19		++	Debtor	<Dbtr>	[1..1]	PartyIdentification32	<p>The party from whose account the amount of payment is to be debited.</p>	+	+
9.1.0		+++	Name	<Nm>	[0..1]	Max70Text	<p>Name by which a party is known and which is usually used to identify that party. Note! This field will be ignored by Luminor bank.</p>	+	+
9.1.1		+++	PostalAddress	<PstlAdr>	[0..1]		<p>Information that locates and identifies a specific address, as defined by postal services. Note! This field will be ignored by Luminor Bank.</p>	+	
9.1.10		++++	Country	<Ctry>	[0..1]	CountryCode	<p>Country code, set in ISO 3166</p>	+	
9.1.11		++++	AddressLine	<AdrLine>	[0..7]	Text70Text	<p>Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p>	+	
9.1.12		+++	Identification	<Id>	[0..1]	Party6Choice	<p>Unique and unambiguous identification of either a party or specific agreement with Luminor.</p>	+	+

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
9.1.13	{Or	++++	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4		+	+
9.1.14	{{Or	+++++	BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Note! This field will be ignored by Luminor Bank.		
9.1.15	Or}}	+++++	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	Identification either assigned by official authorities or between Luminor and the customer.	+	+
9.1.16		+++++	Identification	<Id>	[1..1]	Max35Text		+	+
9.1.17		+++++	SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice		+	+
9.1.18		+++++	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Valid codes: CUST = Payer's code TXID = Tax payer's code COID = Company code	+	+
9.1.21	Or}	++++	PrivateIdentification	<PrvtId>	[1..1]		Note! This block will be ignored by Luminor Bank.		
9.1.22	{{Or	+++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]				
9.1.23		+++++	BirthDate	<BirthDt>	[1..1]	DateTime			
9.1.24		+++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text			
9.1.25		+++++	CityOfBirth	<CityOfBirth>	[1..1]	Text			
9.1.26		+++++	CountryOfBirth	<CtryOfBirth>	[1..1]	Code			
9.1.27	Or}}	+++++	Other	<Othr>	[0..n]				
9.1.28		+++++	Identification	<Id>	[1..1]	Text			
9.1.29		+++++	SchemeName	<SchmeNm>	[0..1]				
9.1.30		+++++	Code	<Cd>	[1..1]	Code	Identifiers according ISO 20022 code list: NIDN – National Identity Number CUST – Customer Identification Number DRLC – Driver's License Number SOSE – Social Security Number CCPT – Passport Number EMPL – Employee Identification Number TXID – Tax Identification Number ARNU – Alien Registration Number		
2.20		++	DebtorAccount	<DbtrAcct>	[1..1]	CashAccount32	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	+	+
1.1.0		+++	Identification	<Id>	[1..1]	AccountIdentification4Choice	Unique and unambiguous identification for the account between the account owner and the account servicer.	+	+
1.1.1	{Or	++++	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN can be used for all countries Note: IBAN must be used for SEPA payments.	+	+
1.1.11		+++	Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	Note! This field will be ignored by Luminor Bank.		
2.21		++	DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFin.Inst.Id4	Note! This block will be ignored by Luminor Bank.		
6.1.0		+++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	+	+

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6.1.1		++++	BIC	<BIC>	[0..1]	BICIdentifier	Code allocated to a financial institution	+	+
2.23		++	UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	Only for Sepa	+	+
9.1.0		+++	Name	<Nm>	[0..1]	Max70Text	Name by which a party is known and which is usually used to identify that party. Only for Sepa	+	+
9.1.12		+++	Identification	<Id>	[0..1]		Unique and unambiguous identification of a party. Only for Sepa	+	+
9.1.13	{Or}	++++	OrganisationIdentification	<OrgId>	[1..1]		Only for Sepa	+	+
9.1.14	{{Or	+++++	BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Only for Sepa		
9.1.15	Or}}	+++++	Other	<Othr>	[0..n]		Only for Sepa	+	+
9.1.16		++++++	Identification	<Id>	[1..1]	Text	Only for Sepa	+	+
9.1.17		++++++	SchemeName	<SchmeNm>	[0..1]		Only for Sepa	+	+
9.1.18		+++++++	Code	<Cd>	[1..1]	Code	Valid codes: CUST = Payer's code TXID = Tax payer's code COID = Company code Only for Sepa	+	+
9.1.21	Or}	++++	PrivateIdentification	<PrvtId>	[1..1]		Only for Sepa	+	+
9.1.22	{{Or	+++++	DateAndPlaceOfBirth	<DtAnd-PlcOfBirth>	[0..1]		Only for Sepa	+	
9.1.23		++++++	BirthDate	<BirthDt>	[1..1]	DateTime	Only for Sepa	+	
9.1.24		++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text	Only for Sepa	+	
9.1.25		++++++	CityOfBirth	<CityOfBirth>	[1..1]	Text	Only for Sepa	+	
9.1.26		++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	Code	Only for Sepa	+	
9.1.27	Or}}	+++++	Other	<Othr>	[0..n]		Only for Sepa	+	+
9.1.28		++++++	Identification	<Id>	[1..1]	Text	Only for Sepa	+	+
9.1.29		++++++	SchemeName	<SchmeNm>	[0..1]		Only for Sepa	+	+
9.1.30	{{Or	++++++	Code	<Cd>	[1..1]	Code	Identifiers according ISO 20022 code list: NIDN – National Identity Number, CUST – Customer Identification Number, DRLC – Driver's License Number, SOSE – Social Security Number, CCPT – Passport Number, EMPL – Employee Identification Number, TXID – Tax Identification Number, ARNU – Alien Registration Number. Only for Sepa	+	+
2.24		++	ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	+	+

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
							<p>Valid codes: DEBT = Borne By Debtor (OUR) CRED = Borne By Creditor (BEN) SHAR = Shared (SHR) SLEV = Following Service Level (SHR)</p> <p>Use: For International (Cross-border/Cross-currency) payments: DEBT, SHAR, CRED or SLEV</p> <p>Note: Only code SLEV must be used for SEPA payments, i.e. other codes will be ignored.</p>		
2.25		++	ChargesAccount	<ChrgsAcct>	[0..1]		Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. Note! This block will be ignored by Luminor Bank.		
1.1.0		+++	Identification	<Id>	[1..1]				
1.1.1		++++	IBAN	<IBAN>	[1..1]	Identifier			
1.1.11		+++	Currency	<Ccy>	[0..1]	Code			
2.27		++	CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	CreditTransferTransactionInformation10	Set of elements used to provide information on the individual transaction(s) included in the message.	+	+
2.28		+++	PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1		+	+
2.29		++++	InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	+	+
2.30		++++	EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	+	+
2.31		+++	PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation19	If present transaction level will take precedence. Only for Sepa	+	+
2.33		++++	ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	Agreement under which or rules under which the transaction should be processed. Only for Sepa	+	+
2.34		+++++	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Valid codes: SEPA Only for Sepa	+	+
2.39		++++	CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.	+	

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2.40		+++++	Code	<Cd>	[1..1]	External CategoryPurpose1Code	Only for Sepa Valid codes are: INTC = Intra company payment TREA = Treasury payment SALA = Salary payment TAXS = Tax payment Only for Sepa	+	
2.42		+++	Amount	<Amt>	[1..1]	AmountType3Choice	The currency code for the credit currency must be stated.	+	+
2.43	{Or	++++	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoric CurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	+	+
2.44	Or)	++++	EquivalentAmount	<EqvtAmt>	[1..1]		Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. Note! This field will be ignored by Luminor Bank.		
2.45		+++++	Amount	<Amt Ccy="AAA">	[1..1]		Specifies the amount to be debited from the Debtor account Note! This field will be ignored by Luminor Bank.		
2.46		+++++	CurrencyOfTransfer	<CcyOfTrf>	[1..1]	Code	Currency in which the amount is to be transferred by Luminor Note! This field will be ignored by Luminor Bank.		
2.47		+++	ExchangeRateInformation	<XchgRateInf>	[0..1]		Set of elements used to provide details on the currency exchange rate and contract. Note! This field will be ignored by Luminor Bank.		
2.48		++++	ExchangeRate	<XchgRate>	[0..1]	Rate			
2.51		+++	ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Note! This field will be ignored by Luminor Bank.	+	+
2.71		+++	IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFin.Inst.Id4	Agent between the debtor's agent and the creditor's agent. Note! This block will be ignored by Luminor Bank.		
6.1.0		++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification			
6.1.1		+++++	BIC	<BIC>	[0..1]	BICIdentifier	BIC or Member identification is required		
6.1.2		+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]				
6.1.3		+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]				
6.1.4	{Or	+++++	Code	<Cd>	[1..1]	Code			
6.1.6		+++++	MemberIdentification	<Mmbld>	[1..1]	Text			
6.1.7		+++++	Name	<Nm>	[0..1]	Text			
6.1.8		+++++	PostalAddress	<PstlAdr>	[0..1]				
6.1.19		+++++	Country	<Ctry>	[0..1]	Code			

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
6.1.18		+++++	AddressLine	<AdrLine>	[0..7]	Text			
2.72		+++	IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]				
1.1.0		++++	Identification	<Id>	[1..1]				
1.1.1	{Or	++++	IBAN	<IBAN>	[1..1]	Identifier			
1.1.2	Or}	++++	Other	<Othr>	[1..1]				
1.1.3		+++++	Identification	<Id>	[1..1]	Text			
1.1.4		+++++	SchemeName	<SchmeNm>	[0..1]				
1.1.5	{{Or	+++++	Code	<Cd>	[1..1]	Code			
2.77		+++	CreditorAgent	<CdrAgt>	[0..1]	BranchAndFinancial InstitutionIdentification4	Financial institution servicing an account for the creditor.	+	+
6.1.0		++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution Identification7		+	+
6.1.1		++++	BIC	<BIC>	[0..1]	BICIdentifier	BIC, ClearingSystemMemberId or Name is required	+	+
6.1.2		++++	ClearingSystemMemberIdentification	<ClrSysMmblId>	[0..1]	ClearingSystemMemberIdentification2	Only for Internationals		+
6.1.3		+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystem Identification2Choice			+
6.1.4	{Or	+++++	Code	<Cd>	[1..1]	ExternalClearingSystem Identification1Code	Valid codes: AUBSB = Australian Bank State Branch Code (BSB) CACPA = Canadian Payments Association Payment Routing Number CNAPS = Chinese CNAPS identifier HKNCC = Hong Kong Bank Code INFSC = Indian Financial System Code JPZGN = Japan Zengin Clearing Code NZNCC = New Zealand National Clearing Code RUCBC = Russian Central Bank Identification Code SESBA = Swedish Bankers Association SGIBG = IBG Sort Code in Singapore TWNCC = Taiwanese Financial Institution Code USABA = United States Routing Number (Fedwire, NACHA) USPID = CHIPS Participant Identifier ZANCC = South African National Clearing Code All codes list: http://www.iso20022.org/external_code_list.page Only for Internationals		+
6.1.6		+++++	MemberIdentification	<MmblId>	[1..1]	Max35Text	Note! This field will be ignored by Luminor Bank.		
6.1.7		++++	Name	<Nm>	[0..1]	Max140Text	Name by which a party is known and which is usually used to identify that party. Only for Internationals	+	
6.1.8		++++	PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Only for Internationals	+	
6.1.19		+++++	Country	<Ctry>	[0..1]	Code	Valid country codes: https://www.iso.org/obp/ui/#search/code/	+	

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							Only for Internationals		
6.1.18		+++++	AddressLine	<AdrLine>	[0..7]	Text	Only for Internationals	+	
2.78		+++	CreditorAgentAccount	<CdrAgtAcct>	[0..1]		Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. Note! This field will be ignored by Luminor Bank.		
1.1.0		++++	Identification	<Id>	[1..1]		Only for Internationals		
1.1.1	{Or	++++	IBAN	<IBAN>	[1..1]	Identifier	Only for Internationals		
1.1.2	Or}	++++	Other	<Othr>	[1..1]		Only for Internationals		
1.1.3		+++++	Identification	<Id>	[1..1]	Text	Only for Internationals		
2.79		+++	Creditor	<Cdrtr>	[0..1]	PartyIdentification32		+	+
9.1.0		++++	Name	<Nm>	[0..1]	Max70Text		+	+
9.1.1		++++	PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Information that locates and identifies a specific address, as defined by postal services.	+	
9.1.10		+++++	Country	<Ctry>	[0..1]	CountryCode	Valid country codes: https://www.iso.org/obp/ui/#search/code/	+	
9.1.11		+++++	AddressLine	<AdrLine>	[0..7]	Max70Text	Unstructured address information can only be used for International (cross-border/cross-currency) payments. Only 2 occurrences of 35 characters per occurrence can be used. Only for international payments	+	
9.1.12		++++	Identification	<Id>	[0..1]	Party6Choice	Unique and unambiguous identification of a party.	+	+
9.1.13	{Or	+++++	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Unique and unambiguous way to identify an organisation.	+	+
9.1.14	{{Or	+++++	BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Note! This field will be ignored by Luminor Bank.		
9.1.15	Or}}	+++++	Other	<Othr>	[0..n]	GenericOrganisationIdentification1		+	+
9.1.16		+++++	Identification	<Id>	[1..1]	Max35Text		+	+
9.1.17		+++++	SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice		+	+
9.1.18	{{Or	+++++	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Valid codes: CUST = Payer's code TXID = Tax payer's code COID = Company code	+	+
9.1.19	Or}}	+++++	Proprietary	<Prtry>	[1..1]	Text	Note! This field will be ignored by Luminor Bank.		
9.1.21	Or}	++++	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5		+	+
9.1.22	{{Or	+++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]		Note! This block will be ignored by Luminor Bank.		
9.1.23		+++++	BirthDate	<BirthDt>	[1..1]	DateTime			
9.1.24		+++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text			
9.1.25		+++++	CityOfBirth	<CityOfBirth>	[1..1]	Text			
9.1.26		+++++	CountryOfBirth	<CtryOfBirth>	[1..1]	Code			

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9.1.27	Or}}	+++++	Other	<Othr>	[0..n]	GenericPersonIdentification1		+	+
9.1.28		+++++	Identification	<Id>	[1..1]	Max35Text		+	+
9.1.29		+++++	SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice		+	+
9.1.30	{{Or	+++++	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	Identifiers according ISO20022 codelist: NIDN – National Identity Number CUST – Customer Identification Number DRLC – Driver's License Number SOSE – Social Security Number CCPT – Passport Number EMPL – Employee Identification Number TXID – Tax Identification Number ARNU – Alien Registration Number	+	+
9.1.31	Or}}	+++++	Proprietary	<Prtry>	[1..1]	Text	Note! This field will be ignored by Luminor Bank.		
2.80		+++	CreditorAccount	<CdtrAcct>	[1..1]	CashAccount16	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	+	+
1.1.0		++++	Identification	<Id>	[1..1]			+	+
1.1.1	{Or	++++	IBAN	<IBAN>	[1..1]	Identifier	All SEPA payments must have an IBAN number.	+	+
1.1.2	Or}	++++	Other	<Othr>	[1..1]		Only for Internationals	+	+
1.1.3		+++++	Identification	<Id>	[1..1]	Max34Text	Only for Internationals	+	+
1.1.4		+++++	SchemeName	<SchmeNm>	[0..1]		Only for Internationals		
1.1.5		+++++	Code	<Cd>	[1..1]	Code	Only for Internationals Valid code: BBAN		
1.1.11		++++	Currency	<Ccy>	[0..1]	Code	Note! This field will be ignored by Luminor Bank.		
2.81		+++	UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId32	Ultimate party to which an amount of money is due. Only for Sepa	+	+
9.1.0		++++	Name	<Nm>	[0..1]	Max70Text	Name by which a party is known and which is usually used to identify that party. Only for Sepa	+	+
9.1.12		++++	Identification	<Id>	[0..1]		Only for Sepa	+	+
9.1.13	{Or	++++	OrganisationIdentification	<OrgId>	[1..1]		Only for Sepa	+	+
9.1.14	{{Or	+++++	BICOrBEI	<BICOrBEI>	[0..1]	Identifier	Note! This field will be ignored by Luminor Bank.		
9.1.15	Or}}	+++++	Other	<Othr>	[0..n]		Only for Sepa	+	+
9.1.16		+++++	Identification	<Id>	[1..1]	Max35Text	Only for Sepa	+	+
9.1.17		+++++	SchemeName	<SchmeNm>	[0..1]		Only for Sepa	+	+
9.1.18	{{Or	+++++	Code	<Cd>	[1..1]	Code	Valid codes: CUST = Payer's code TXID = Tax payer's code COID = Company code	+	+

ISO Index	Or	Structural Sequence	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Luminor comment	e-Firma users	E-Bank users
							Only for Sepa		
9.1.19	Or}}	+++++++	Proprietary	<Prtry>	[1..1]	Text	Only for Sepa		
9.1.21	Or}	+++++	PrivateIdentification	<PrvtId>	[1..1]		Can be used for all countries Only for Sepa	+	+
9.1.22	{{Or	+++++	DateAndPlaceOfBirth	<DtAnd-PlcOfBirth>	[0..1]		Note! This block will be ignored by Luminor Bank.		
9.1.23		+++++++	BirthDate	<BirthDt>	[1..1]	DateTime	Only for Sepa	+	
9.1.24		+++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Text	Only for Sepa	+	
9.1.25		+++++++	CityOfBirth	<CityOfBirth>	[1..1]	Text	Only for Sepa	+	
9.1.26		+++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	Code	Only for Sepa	+	
9.1.27	Or}}	+++++	Other	<Othr>	[0..n]		Only for Sepa	+	+
9.1.28		+++++++	Identification	<Id>	[1..1]	Max35Text	Only for Sepa	+	+
9.1.29		+++++++	SchemeName	<SchmeNm>	[0..1]		Only for Sepa	+	+
9.1.30	{{Or	+++++++	Code	<Cd>	[1..1]	Code	Identifiers according ISO 20022 code list: NIDN – National Identity Number, CUST – Customer Identification Number, DRLC – Driver's License Number, SOSE – Social Security Number, CCPT – Passport Number, EMPL – Employee Identification Number, TXID – Tax Identification Number, ARNU – Alien Registration Number. Only for Sepa	+	+
9.1.31	Or}}	+++++++	Proprietary	<Prtry>	[1..1]	Text	Note! This field will be ignored by Luminor Bank.		
2.82		+++	InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]		Note! This field will be ignored by Luminor Bank.		
2.83		++++	Code	<Cd>	[0..1]	Code	Only for Internationals		
2.86		+++	Purpose	<Purp>	[0..1]		Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Only for Sepa	+	
2.87		++++	Code	<Cd>	[1..1]	Code	Only for Sepa	+	
2.98		+++	RemittanceInformation	<RmtInf>	[0..1]		Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. Note: Either unstructured or structured remittance information is allowed. Can't be both fields provided.	+	+
2.99	{Or	++++	Unstructured	<Ustrd>	[0..n]	Max140Text	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoic-	+	+

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							es in an accounts' receivable system, in an unstructured form. For example: Details of payment		
2.100	Or}	++++	Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. For example: Tax code	+	+
2.120		+++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]		Reference information provided by the creditor to allow the identification of the underlying documents.	+	+
2.121		+++++	Type	<Tp>	[0..1]		Specifies the type of creditor reference. Only for Sepa		
2.122		+++++	CodeOrProprietary	<CdOrPrtry>	[1..1]		Coded or proprietary format creditor reference type. Only for Sepa		
2.123	{Or	+++++	Code	<Cd>	[1..1]	Code	Valid code: SCOR = Structured Communication Reference Note! This field will be ignored by Luminor Bank.		
2.124	Or}	+++++	Proprietary	<Prtry>	[1..1]	Text	Note! This field will be ignored by Luminor Bank.		
2.126		+++++	Reference	<Ref>	[0..1]	Max35Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.	+	+