

Specification for ISO 20022 Payment Initiation Message

Pain.001.001.09

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1. INTRODUCTION

The purpose with this document is to provide guidance about how the Payment ISO messages shall be structured when exchanging information between Customer and Luminor Bank for the following messages:

-Pain.001.001.03 - used to initiate a credit transfer

This document contains the description of the report elements necessary to exchange the financial information according to the format requirements. The report elements that are not required for displaying the above information within the territory of Latvia are not included in this format description.

The document must be regarded in context of ISO 20022 XML reporting standard 2nd edition (in case of the account balance and the account statement) and 3rd edition, taking into account the ISO regulations that are not completely cited in this description, yet are referred to when generating the reports.

CHARACTER SET

In UNIFI messages the UTF8 encoding must be used. Encoding must be declared in the XML header. The Latin character set, which is commonly used for international communication, must be used.

It contains the following characters: 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

LOCAL CHARACTERS

In interbank Domestic Payments additionally local characters are allowed: Āā, Čč, Ēē, Ģģ, Īī, Ķķ, Ļļ, Ļļ, Šš, Ūū, Ţţ

DESCRIPTION ON THE COLUMNS:

ISO Index NO	Or	Message Item	Tag Name	Structural Sequence	ISO type	Mult	Comments on the information to be entered herein
		+ Message root				1..1]	

ISO Index NO - Number that refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under "Catalogue of ISO 20022 messages"

Or - Indicates that only one of several elements may be presented

Message Item - Element name used in ISO 20022 XML Message Definition Report

Tag Name - Name that identifies an element within an XML message. Is based on the ISO 20022 XML Message Definition Report

ISO Type - Indicates the ISO type

Mult - Indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. For example:

[1..1] – shows that element is mandatory and can be presented only once

[1..n] - shows that element is mandatory and can be presented 1 to n times

[0..1] – shows that element is optional and can be presented only once

[0..n] – shows that element is optional and can be presented 0 to n times

Comments - Provides information of usage in Luminor Bank messages.

DESCRIPTION OF PAYMENT TYPES

Domestic payment

- payment in any currency to other account in Luminor
- Bank - payment in any currency to other local bank.

Consolidated payment

Payment defined with value SALA in tag CategoryPurpose/Code.

Payments initiated with code SALA are presented on account statement as single entry.

SEPA payment

Payment in euros to bank located in SEPA*

It is mandatory to indicate Creditor's IBAN. ChargeBearer has to be set as SHAR or SLEV.

International payment

Payment in any currency to bank located outside Latvia, excepting SEPA payments

***SEPA:**

EU member states, Iceland, Liechtenstein, Norway, Switzerland, Monaco, Great Britain.

PAYMENT TYPE DETECTION

Column Order indicates in which order system should check if there exists a specific combination, as stated in column pain.001 code
It is recommended to indicate payment priority at LocalInstrument level.

Order	Code in pain.001.001.03 message	Domestic payment	SEPA payment	International payment
1	Service Level/Code=NURG	Standart	-	Economic
1	Service Level/Code=SEPA	Standart	Standart	Standart
1	Service Level/Code=URGP	Express	-	Express
1	Service Level/Code=SDVA	Express	-	Express
2	Local Instrument/Code=TRF	Standart	Standart	Standart
2	Local Instrument/Code=SDCL	Express	-	Express
3	Local Instrument/Proprietary=NORM	Standart	-	Economic
3	Local Instrument/Proprietary=HIGH	Standart	Standart	Standart
3	Local Instrument/Proprietary=EXPR	Express	-	Express

Payment type indentifying data is required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. Recommended usage is at PaymentInformation level.

If present on both PmtInf level and CdtTrfTxInf level, then values given on CdtTrfxinf level are used.

In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination

2. CUSTOMER CREDIT TRANSFER INITIATION PAIN.001.001.09

ISO Index No.	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Comments on the information to be entered herein	SEPA RULES Payment will not be SEPA in case of rule violation and all "SEPA-only" fields will be ignored.
		Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>	-				
1.0		-GroupHeader	<GrpHdr>	+		[1..1]		
1.1		--MessageIdentification	<MsgId>	++	Text	[1..1]	Accepted but not used at the moment.	
1.2		--CreationDateTime	<CreDtTm>	++	DateTime	[1..1]	Accepted but not used at the moment.	
1.6		--NumberOfTransactions	<NbOfTx>	++	Text	[1..1]	Luminor Bank checks the given value with the total number of transactions (Elements CdtTrfTxInf) in the entire message.	
1.7		--ControlSum	<CtrlSum>	++	Quantity	[1..1]	Luminor Bank checks the given value with the total amount of all individual transactions in the entire message.	
1.8		--InitiatingParty	<InitgPty>	++		[1..1]	Accepted but not used at the moment.	
9.1.0		---Name	<Nm>	+++	Text	[0..1]		
9.1.12		---Identification	<Id>	+++		[0..1]		
9.1.13	{Or	----OrganisationIdentification	<OrgId>	++++		[1..1]		
9.1.14		----- AnyBIC	<ANYBIC>	+++++	Identifier	[0..1]		
9.1.15		----- Other	<Othr>	+++++		[1..1]		
9.1.16		----- Identification	<Id>	+++++	Text	[1..1]	Max 35TEXT	
9.1.17		----- SchemeName	<SchmeNm>	+++++		[0..1]		
9.1.18		----- Code	<Cd>	+++++	Code	[1..1]	Accepted codes: TXID	
9.1.21	Or}	----PrivateIdentification	<PrvtId>	++++				
9.1.27		----- Other	<Othr>	+++++				
9.1.28		----- Identification	<Id>	+++++			Max 35TEXT	
9.1.29		----- SchemeName	<SchmeNm>	+++++				
9.1.30		----- Code	<Cd>	+++++			Accepted codes: NIDN	

2.0		-PaymentInformation	<PmtInf>			[1..n]		
2.1		--PaymentInformationIdentification	<PmtInfId>	++	Text	[1..1]	Should be unique. This Id will be stored for 1 day and will be used for duplicate control.	
2.2		--PaymentMethod	<PmtMtd>	++	Code	[1..1]	Accepted code: TRF . Other code values will be set to 'TRF'	
2.3		--BatchBooking	<BtchBookg>	++	Text	[0..1]	Not used in Luminor, therefore „false“ value is used by default	
2.4		--NumberOfTransactions	<NbOfTx>	++	Text	[1..1]	Number of individual transactions contained in the paymnet information <PmtInf> group.	
2.5		--ControlSum	<CtrlSum>	++	Quantity	[1..1]	Total amount of transactions contained in the paymnet information <PmtInf> group, irrespective of currencies.	
2.6		--PaymentTypeInformation	<PmtTpInf>	++		[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. Recommended usage is at PaymentInformation level. If present on both PmtInf level and CdtTrfTxInf level, then values given on CdtTrfxinf level are used. In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination.	
2.7		---Instruction Priority	<InstrPrty>	+++	Code	[0..1]	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. Allowed codes: HIGH – high priority; NORM – normal priority	
2.8		---ServiceLevel	<SvcLvl>	+++		[0..1]	Recommended to use at Local instrument level <LclInstrm>	

2.9		----Code	<Cd>	++++	Code	[1..1]	Accepted codes: NURG: - payment type is treated as Economic SEPA: - if a payment fulfills SEPA conditions, it will be sent as SEPA - if a payment does not comply with SEPA requirements, it will be sent as International payment with Standard priority SDVA, URGP: - payment type is treated as express. Value dates and cut-off times of different payment types are available in the Price List. Empty or other valid values will be set to SEPA.	Accepted code: SEPA
2.11		---LocalInstrument	<LclInstrm>	+++		[0..1]		
2.12	{Or	----Code	<Cd>	++++	Code	[1..1]	If code is set to INST, then it will be send as Instant payment. Accepted codes: SDCL, TRF If code is set to SDCL then payment type is set to urgent Empty or other values will be set to TRF	Accepted code: INST TRF
2.13	Or}	----Proprietary	<Prtry>	++++	Text	[1..1]	Accepted codes: NORM payment type is set to Economic HIGH payment type is set to Standard EXPR - payment type is set to Express Other valid values will be set to HIGH	HIGH
2.14		---CategoryPurpose	<CtgyPurp>	+++		[0..1]		
2.15		----Code	<Cd>	++++	Code	[1..1]	Accepted codes: SALA, INTC, OTHR SALA - to be used for Consolidated Payment functionality. Indicator for consolidated functionality can only be set at Payment Information level. INTC -to be used for Intracompany payment functionality. If field is not presented, then value will be set to OTHR .	OTHR
2.17		--RequestedExecutionDate	<ReqdExctnDt>	++	DateAndDate Time	[1..1]	Payment date could be within 90 days from the current day.	
		---Date	<Dt>	+++	ISODate	[1..1]		
2.19		--Debtor	<Dbtr>	++		[1..1]		

9.1.0		---Name	<Nm>	+++	Text	[0..1]	Accepted but not used. The Debtor's name will be taken from Luminor Bank customer database and this value will be sent to the Beneficiary banka.	
9.1.1		---PostalAddress	<PstlAdr>	+++	PostalAddress24	[0..1]	Accepted but not used.	
		----Department	<Dept>	++++	Max70Text	[0..1]		
		----Sub-Department	<SubDept>	++++	Max70Text	[0..1]		
		----Street Name	<StrtNm>	++++	Max70Text	[0..1]		
		----Building Number	<BldgNb>	++++	Max16Text	[0..1]		
		----Building Name	<BldgNm>	++++	Max35Text	[0..1]		
		----Floor	<Flr>	++++	Max70Text	[0..1]		
		----Post Box	<PstBx>	++++	Max16Text	[0..1]		
		----Room	<Room>	++++	Max70Text	[0..1]		
		----Postal Code	<PstCd>	++++	Max16Text	[0..1]		
		----Town Name	<TwnNm>	++++	Max35Text	[0..1]		
		----Town Location Name	<TwnLctnNm>	++++	Max35Text	[0..1]		

		----District Name	<DstrctNm>	++++	Max35Text	[0..1]		
		----Country Sub Devision	<CtrySubDvsn>	++++	Max35Text	[0..1]		
9.1.10		----Country	<Ctry>	++++	Code	[0..1]	Accepted but not used.	
9.1.11		----AddressLine	<AdrLine>	++++	Text	[0..2]	Accepted but not used.	
9.1.12		---Identification	<Id>	+++		[0..1]	Accepted but not used. The Debtor's ID will be taken from Luminor Bank customer database and this value will be sent to the Beneficiary banka.	
9.1.13	{Or	----OrganisationIdentification	<OrgId>	++++		[1..1]		
9.1.14	{{Or	- --- AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	Either BIC or BEI or one occurence of "Other" is allowed.	
9.1.15	Or}}	- --- Other	<Othr>	+++++		[1..1]		
9.1.16		- ---- Identification	<Id>	++++++	Text	[1..1]	Max 35TEXT	
9.1.17		- ---- SchemeName	<SchmeNm>	++++++		[0..1]		
9.1.18		- ----- Code	<Cd>	++++++	Code	[1..1]	Accepted codes: TXID	
9.1.21	Or}	----PrivateIdentification	<PrvtId>	++++				
9.1.27		- --- Other	<Othr>	+++++				
9.1.28		----- Identification	<Id>	++++++			Max 35TEXT	
9.1.29		----- SchemeName	<SchmeNm>	++++++				
9.1.30		----- Code	<Cd>	++++++			Accepted codes: NIDN	
2.20		--DebtorAccount	<DbtrAcct>	++		[1..1]	Only IBAN is allowed	
1.1.0		---Identification	<Id>	+++		[1..1]		
1.1.1		----IBAN	<IBAN>	++++	Identifier	[1..1]		
1.1.11		---Currency	<Ccy>	+++	Code	[0..1]	Accepted but not used.	
2.21		--DebtorAgent	<DbtrAgt>	++		[1..1]		
6.1.0		---FinancialInstitutionIdentification	<FinInstnId>	+++		[1..1]		
6.1.1		----BICFI	<BICFI>	++++	BICFI Dec2014 Identifier	[1..1]		

2.23		--UltimateDebtor	<UltmtDbtr>	++		[0..1]	Ultimate party that owes an amount of money to the (ultimate) creditor. If this information is also displayed in lower level (tag 2.70), then this tag is ignored.	SEPA ONLY
9.1.0		---Name	<Nm>	+++	Text	[0..1]	Limited to 70 characters in length	
9.1.1		---PostalAddress	<PstlAdr>	+++		[0..1]	Accepted but not used.	
9.1.10		----Country	<Ctry>	++++	Code	[0..1]		
9.1.11		----AddressLine	<AdrLine>	++++	Text	[0..2]		
9.1.12		---Identification	<Id>	+++		[0..1]		
9.1.13	{Or	----OrganisationIdentification	<OrgId>	++++		[1..1]	Either "BIC" or "BEI" or one occurrence of "other" is allowed.	
9.1.14	{{Or	----- AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]		
9.1.15	Or}}	----- Other	<Othr>	+++++		[1..1]		
9.1.16		----- Identification	<Id>	+++++	Text	[1..1]	Max 35TEXT	
9.1.17		----- SchemeName	<SchmeNm>	+++++		[0..1]		
9.1.18		----- Code	<Cd>	+++++	Code	[1..1]	Accepted codes: TXID	
9.1.21	Or}	----PrivateIdentification	<PrvtId>	++++		[1..1]		
9.1.22	{{Or	----- DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	Accepted but not used.	
9.1.23		----- BirthDate	<BirthDt>	+++++	DateTime	[1..1]		
9.1.25		----- CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]		
9.1.26		----- CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]		
9.1.27	Or}}	----- Other	<Othr>	+++++		[1..1]		
9.1.28		----- Identification	<Id>	+++++	Text	[1..1]	Max 35TEXT	
9.1.29		----- SchemeName	<SchmeNm>	+++++		[0..1]		
9.1.30		----- Code	<Cd>	+++++	Code	[1..1]	Accepted codes: NIDN	

2.24		--ChargeBearer	<ChrgBr>	++	Code	[0..1]	<p>Strongly recommended to use at this PaymentInformation (PmtInf) level. If present on CdtTrfTxInf level and PmtInf level, then value given on CdtTrfTxInf level is used.</p> <p>Accepted codes:</p> <p>DEBT, SHAR, SLEV, CRED:</p> <ul style="list-style-type: none"> - SHAR = SLEV - If charge bearer is missing or other valid code indicated, code will be treated as SLEV - In case of domestic payment, charge bearer always is changed to SLEV - DEBT will be changed to SLEV for payments in EUR, CZK, DKK, NOK, GBP, CHF, PLN and SEK to European Economic Area, Switzerland and Monaco 	SHAR = SLEV
2.25		--ChargesAccount	<ChrgsAcct>	++	0..1	[0..1]	Account used to process charges associated with a transaction. Not sent to beneficiary banka.	
1.1.0		---Identification	<Id>	+++		[1..1]		

1.1.1		----IBAN	<IBAN>	++++		[1..1]	IBAN of Account used to process charges associated with a transaction.	
2.27		-- CreditTransferTransactionInformation	<CdtTrfTxInf>	++		[1..n]		
2.28		---PaymentIdentification	<PmtId>	+++		[1..1]		
2.29		----InstructionIdentification	<InstrId>	++++	Text	[0..1]	Accepted but not used.	
2.30		----EndToEndIdentification	<EndToEndId>	++++	Text	[1..1]	<p>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. Used only in SEPA payments. In non-SEPA payments this tag is ignored. Recommended to be unique for better identification of transaction.</p> <p>Returned in camt messages.</p> <p>If value is not presented, will be set to 'NOTPROVIDED' in SEPA payments and sent to Beneficiary banka.</p>	SEPA ONLY

2.31		---PaymentTypeInformation	<PmtTpInf>	+++		[0..1]	<p>Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. Recommended to use at PaymentInformation level.</p> <p>If present on both PmtInf level and CdtTrfTxInf level, then values given on CdtTrfxinf level are used.</p> <p>In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination.</p>	
2.33		----ServiceLevel	<SvcLvl>	++++		[0..1]	<p>Recommended to use at Local instrument level</p> <p><LclInstrm></p>	
2.34		----- Code	<Cd>	+++++	Code	[1..1]	<p>Accepted codes:</p> <p>NURG:</p> <ul style="list-style-type: none"> - payment type is treated as Economic SEPA: - if a payment fulfills SEPA conditions, it will be sent as SEPA - if a payment does not comply with SEPA requirements, it will be sent as International payment with Standard priority <p>SDVA, URGP:</p> <ul style="list-style-type: none"> - payment type is treated as express. <p>Value dates and cut-off times of different payment types are available in the Price List. Empty or other valid values will be set to SEPA.</p>	Accepted codes: SEPA
2.36		----LocalInstrument	<LclInstrm>	++++		[0..1]		
2.37	{Or	----- Code	<Cd>	+++++	Code	[1..1]	<p>Accepted codes: SDCL, TRF</p> <p>If code is set to SDCL then payment type is set to urgent</p> <p>Empty or other values will be set to TRF</p>	TRF
2.38	Or}	----- Proprietary	<Prtry>	+++++	Text	[1..1]	<p>Accepted codes:</p> <p>NORM</p> <ul style="list-style-type: none"> - payment type is set to Economic <p>HIGH</p> <ul style="list-style-type: none"> - payment type is set to Standard <p>EXPR</p> <ul style="list-style-type: none"> - payment type is set to Express <p>Other valid values will be set to HIGH</p>	HIGH
2.39		----CategoryPurpose	<CtgyPurp>	++++		[0..1]		

2.40		---- Code	<Cd>	+++++	Code	[1..1]	Indicator for Consolidated payment functionality should only be set at Payment information level, see 2.14<CategoryPurpose><Cd>	
2.42		---Amount	<Amt>	+++		[1..1]		
2.43		----InstructedAmount	<InstdAmt Ccy="AAA">	++++	Amount	[1..1]	Limited to 14 digits in total, including 2 fraction digits.	Ccy="EUR"
2.51		---ChargeBearer	<ChrgBr>	+++	Code	[0..1]	Strongly recommended to use at this PaymentInformation (PmtInf) level. If present on CdtTrfTxInf level and PmtInf level, then value given on CdtTrfTxInf level is used. Accepted codes: DEBT, SHAR, SLEV, CRED: - SHAR = SLEV - If charge bearer is missing or other valid code indicated, code will be treated as SLEV - In case of domestic payment, charge bearer always is changed to SLEV - DEBT will be changed to SLEV for payments in EUR, CZK, DKK, NOK, GBP, CHF, PLN and SEK to European Economic Area, Switzerland and Monaco	SHAR = SLEV
2.70		---UltimateDebtor	<UltmtDbtr>	+++		[0..1]	UltimateDebtor at PmtInf level is ignored, in case of this component exists in CdtTrfTxInf level.	SEPA ONLY
9.1.0		----Name	<Nm>	++++	Text	[0..1]	Limited to 70 characters in length	
9.1.1		----PostalAddress	<PstlAdr>	++++		[0..1]	Accepted but not used.	
9.1.10		----- Country	<Ctry>	+++++	Code	[0..1]		
9.1.11		----- AddressLine	<AdrLine>	+++++	Text	[0..2]		
9.1.12		----Identification	<Id>	++++		[0..1]		
9.1.13	{Or	----- OrganisationIdentification	<OrgId>	+++++		[1..1]	Either "BIC" or "BEI" or one occurrence of "other" is allowed.	
9.1.14	{{Or	----- AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]		
9.1.15	Or}}	----- Other	<Othr>	+++++		[1..1]		
9.1.16		----- Identification	<Id>	+++++	Text	[1..1]	Max 35TEXT	
9.1.17		----- SchemeName	<SchmeNm>	+++++		[0..1]		
9.1.18		----- Code	<Cd>	+++++	Code	[1..1]	Accepted codes: TXID	
9.1.21	Or}	----- PrivateIdentification	<PrvtId>	+++++		[1..1]		

9.1.22	{{Or	----- DateAndPlaceOfBirth	<DtAndPlcOfBirth>	++++++		[1..1]	Accepted but not used.	
9.1.23		----- BirthDate	<BirthDt>	++++++	DateTime	[1..1]		
9.1.25		----- CityOfBirth	<CityOfBirth>	++++++	Text	[1..1]		
9.1.26		----- CountryOfBirth	<CtryOfBirth>	++++++	Code	[1..1]		
9.1.27	Or}}	----- Other	<Othr>	++++++		[1..1]		
9.1.28		----- Identification	<Id>	++++++	Text	[1..1]	Max 35TEXT	
9.1.29		----- SchemeName	<SchmeNm>	++++++		[0..1]		
9.1.30		----- Code	<Cd>	++++++	Code	[1..1]	Accepted codes: NIDN	
2.71		---IntermediaryAgent1	<IntrmyAgt1>	+++		[0..1]	Only valid for for International Payments, when applicable. Used to indicate correspondent bank of Creditor Agent	
6.1.0		---- FinancialInstitutionIdentification	<FinInstnId>	++++		[1..1]		
6.1.1		- ---- BIC	<BIC>	+++++	Identifier	[0..1]	SWIFT code	
6.1.2		----- ClearingSystemMemberIdentification	<ClrSysMmbld>	+++++	Component	[0..1]	Information used to identify a member within a clearing system	
6.1.3		----- ClearingSystemIdentification	<ClrSysId>	++++++		[0..1]		
6.1.4	{OR	- ----- Code	<Cd>	++++++		[1..1]	Identification of a clearing system, in a coded form as published in an external list http://www.iso20022.org/external_code_list.page USPID - CHIPS Participant Identifier USABA - ABA Routing GBDSC - Sort Code	
6.1.5	OR}	- ----- Proprietary	<Prtry>	++++++		[1..1]		
6.1.6		- ----- MemberIdentification	<Mmbld>	++++++		[1..1]	Identification of a member of a clearing system.	
6.1.7		- ---- Name	<Nm>	+++++	Text	[0..1]		
6.1.8		- ---- PostalAddress	<PstlAdr>	+++++		[0..1]		
6.1.17		- ----- Country	<Ctry>	++++++	Code	[0..1]		
6.1.18		- ----- AddressLine	<AdrLine>	++++++	Text	[0..2]	Only two occurrences accepted	
2.72		---IntermediaryAgent1Account	<IntrmyAgt1Acct>	+++		[0..1]	Accepted but not used.	
1.1.0		----Identification	<Id>	++++		[1..1]		
1.1.1	{Or	- ---- IBAN	<IBAN>	+++++	Identifier	[1..1]		

1.1.2	Or}	- ---- Other	<Othr>	+++++		[1..1]		
1.1.3		- ----- Identification	<Id>	++++++	Text	[1..1]		
2.73		---IntermediaryAgent2	<IntrmyAgt2>	+++		[0..1]	Accepted but not used.	
6.1.0		---- FinancialInstitutionIdentification	<FinInstnId>	++++		[1..1]		
6.1.1		- ---- BICFI	<BICFI>	+++++	Identifier	[0..1]	Identifier	
6.1.2		ClearingSystemMemberIdentific ation	<ClrSysMmbld>	+++++	Component	[0..1]		
6.1.3		----- ClearingSystemIdentification	<ClrSysId>	++++++		[0..1]		
6.1.4	{OR	- ----- Code	<Cd>	+++++++		[1..1]		
6.1.5	OR}	- ----- Proprietary	<Prtry>	+++++++		[1..1]		
6.1.6		----- MemberIdentification	<Mmbld>	++++++		[1..1]		
1.1.0		-----Identification	<Id>	++++		[1..1]		
1.1.1	{Or	----- IBAN	<IBAN>	+++++	Identifier	[1..1]		
1.1.2	Or}	----- Other	<Othr>	+++++		[1..1]		
1.1.3		----- Identification	<Id>	++++++	Text	[1..1]		
2.77		---CreditorAgent	<CdtrAgt>	+++		[0..1]	International Payment - either CreditorAgent/BIC or CreditorAgent/Name (or both) must be filled. If filled, then CdtrAgt-BIC will be compared with BIC derived from CreditorAccount. If comparision fails, then error message will be sent to customer.	ONLY BIC is allowed
6.1.0		---- FinancialInstitutionIdentification	<FinInstnId>	++++		[1..1]		
6.1.1		----- BICFI	<BICFI>	+++++	Identifier	[0..1]	In case of SEPA payments BIC is mandatory	

6.1.2		---- ClearingSystemMemberIdentification	<ClrSysMmbld>	+++++		[0..1]	Accepted.	
6.1.3		----- ClearingSystemIdentification	<ClrSysId>	++++++		[0..1]		
6.1.4	{OR	----- Code	<Cd>	+++++++	Code	[1..1]	<p>Identification of a clearing system, in a coded form as published in an external list http://www.iso20022.org/external_code_list.page</p> <p>USPID - CHIPS Participant Identifier USABA - ABA Routing GBDSC - Sort Code</p>	
6.1.5	OR}	----- Proprietary	<Prtry>	+++++++		[1..1]		
6.1.6		----- MemberIdentification	<Mmbld>	++++++	Text	[1..1]		
6.1.7		----- Name	<Nm>	+++++	Text	[0..1]		
6.1.8		----- PostalAddress	<PstlAdr>	+++++		[0..1]		
6.1.17		----- Country	<Ctry>	++++++	Code	[0..1]		
6.1.18		----- AddressLine	<AdrLine>	++++++	Text	[0..2]	Only two occurrences accepted	
2.78		---CreditorAgentAccount	<CdtrAgtAcct>	+++		[0..1]		
1.1.0		----Identification	<Id>	++++		[1..1]		
1.1.1	{Or	----- IBAN	<IBAN>	+++++	Identifier	[1..1]		
1.1.2	Or}	----- Other	<Othr>	+++++		[1..1]		
1.1.3		----- Identification	<Id>	++++++	Text	[1..1]		
2.79		---Creditor	<Cdtr>	+++		[1..1]		
9.1.10		----Name	<Nm>	++++	Text	[1..1]	Max140Text	<p>In case of SEPA payment length of the tag is limited to 70 characters. If longer value will be presented by customer, then only first 70</p>

								characters will be forwarded.
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9.1.1		----PostalAddress	<PstlAdr>	++++		[1..1]	Mandatory field for cross-border payments.	Optional for SEPA payments.
		----Department	<Dept>	+++++	Max70Text	[0..1]		
		----Sub-Department	<SubDept>	+++++	Max70Text	[0..1]		
		----Street Name	<StrtNm>	+++++	Max70Text	[0..1]		
		----Building Number	<BldgNb>	+++++	Max16Text	[0..1]		
		----Building Name	<BldgNm>	+++++	Max35Text	[0..1]		
		----Floor	<Flr>	+++++	Max70Text	[0..1]		
		----Post Box	<PstBx>	+++++	Max16Text	[0..1]		
		----Room	<Room>	+++++	Max70Text	[0..1]		
		----Postal Code	<PstCd>	+++++	Max16Text	[0..1]		
		----Town Name	<TwnNm>	+++++	Max35Text	[0..1]		
		----Town Location Name	<TwnLctnNm>	+++++	Max35Text	[0..1]		
		----District Name	<DstrctNm>	+++++	Max35Text	[0..1]		
		----Country Sub Devision	<CtrySubDvsn>	+++++	Max35Text	[0..1]		
9.1.10		----- Country	<Ctry>	+++++	Code	[1..1]	Mandatory field for cross-border payments.	
9.1.11		----- AddressLine	<AdrLine>	+++++	Text	[1..2]	Only two occurences accepted, total length max 70 characters. Mandatory field for cross-border payments.	
9.1.12		----Identification	<Id>	++++		[0..1]		
9.1.13	{Or	----- OrganisationIdentification	<OrgId>	+++++		[1..1]		
9.1.14	{{Or	----- AnyBIC	<AnyBIC>	+++++	dentifier	[1..1]	Either BIC or BEI or one occurence of "Other" is allowed.	
9.1.15	Or}}	----- Other	<Othr>	+++++		[1..1]		
9.1.16		----- Identification	<Id>	+++++	Text	[1..1]	Max 35TEXT	
9.1.17		----- SchemeName	<SchmeNm>	+++++		[0..1]		
9.1.18		----- Code	<Cd>	+++++	Code	[1..1]		
9.1.21	Or}	----- PrivateIdentification	<PrvtId>	+++++		[1..1]		
9.1.22	{{Or	----- DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	Accepted but not used.	
9.1.23		----- BirthDate	<BirthDt>	+++++	DateTime	[1..1]		

9.1.25		----- CityOfBirth	<CityOfBirth>	++++++	Text	[1..1]		
9.1.26		----- CountryOfBirth	<CtryOfBirth>	++++++	Code	[1..1]		
9.1.27	Or}}	----- Other	<Othr>	++++++		[1..1]		
9.1.28		----- Identification	<Id>	++++++	Text	[1..1]	Max 35TEXT	
9.1.29		----- SchemeName	<SchmeNm>	++++++		[0..1]		
9.1.30	{{Or	----- Code	<Cd>	++++++	Code	[1..1]		
9.1.31	Or}}	----- Proprietary	<Prtry>	++++++	Text	[1..1]		
9.1.33		----CountryOfResidence	<CtryOfRes>	++++	Text	[0..1]	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code) http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	
2.80		---CreditorAccount	<CdtrAcct>	+++		[1..1]		
1.1.0		----Identification	<Id>	++++		[1..1]		
1.1.1	{Or	----- IBAN	<IBAN>	+++++	Identifier	[1..1]	In case of Domestic and SEPA payment IBAN is mandatory	
1.1.2	{Or	----- Other	<Othr>	+++++		[1..1]		
1.1.3		----- Identification	<Id>	++++++	Text	[1..1]		
2.81		---UltimateCreditor	<UltmtCdtr>	+++		[0..1]	Ultimate party to which an amount of money is due.	Sepa only
9.1.0		----Name	<Nm>	++++	Text	[1..1]	In case of SEPA payment length of the tag is limited to 70 characters. If longer value will be presented by customer, then only first 70 characters will be forwarded.	
9.1.1		----PostalAddress	<PstlAdr>	++++		[0..1]	Accepted but not used.	
9.1.10		----- Country	<Ctry>	+++++	Code	[0..1]		
9.1.11		----- AddressLine	<AdrLine>	+++++	Text	[0..2]		
9.1.12		----Identification	<Id>	++++		[0..1]		
9.1.13	{Or	----- OrganisationIdentification	<OrgId>	+++++		[1..1]	Either "BIC" or "BEI" or one occurrence of "other" is allowed.	
9.1.14	{Or		<AnyBIC>	++++++	Identifier	[1..1]		
9.1.15	Or}}	----- Other	<Othr>	++++++		[1..1]	Only one occurrence is allowed, rest will be ignored	
9.1.16		----- Identification	<Id>	++++++	Text	[1..1]	Max 35TEXT	
9.1.17		----- SchemeName	<SchmeNm>	++++++		[0..1]		

9.1.18		----- Code	<Cd>	+++++++	Code	[1..1]	Accepted codes: TXID	
9.1.21	Or}	----- PrivateIdentification	<PrvtId>	+++++		[1..1]		
9.1.22	{{Or	----- DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	Accepted but not used.	
9.1.23		----- BirthDate	<BirthDt>	+++++++	DateTime	[1..1]		
9.1.25		----- CityOfBirth	<CityOfBirth>	+++++++	Text	[1..1]		
9.1.26		----- CountryOfBirth	<CtryOfBirth>	+++++++	Code	[1..1]		

11.1.5		----- Type	<Tp>	+++++	Text	[0..1]	Should contain EKK when budget income code is transferred in <Cd> (11.1.8) See 11.1.10 rule	
11.1.7		----- Country	<Ctry>	+++++	Code	[0..1]	Creditor's residence country ISO code, see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm	
11.1.8		----- Code	<Cd>	+++++	Text	[1..1]	Code of the balance of payment. For appropriate code see: http://www.bank.lv/en/legal/list-of-external-payment-codes-lepc-21 If tag <Tp> (11.1.5) contains code EKK then the code value should contain budget income code	
11.1.9		----- Amount	<Amt>	+++++		[0..1]	Field has mandatory attribute "Ccy"	
11.1.10		----- Information	<Inf>	+++++	Text	[0..1]		
2.98		---RemittanceInformation	<RmtInf>	+++		[0..1]	For SEPA Payment either unstructured or structured remittance information must be present but not both. For International Payments only unstructured remittance information is accepted.	
2.99		----Unstructured	<Ustrd>	++++	Text	[0..1]	Max140Text. Only 1 occurrence is allowed.	Only 1 occurrence of Unstructured OR Structured is allowed.

2.100		----Structured	<Strd>	++++		[0..1]	Only 1 occurrence is allowed. In case of International payment, information will be replicated to PAYMENT DETAILS.	
2.120		----- CreditorReferenceInformation	<CdtrRefInf>	+++++		[1..1]		
2.121		----- Type	<Tp>	+++++		[1..1]		
2.122		----- CodeOrProprietary	<CdOrPrtry>	+++++++		[1..1]		

2.123		----- Code	<Cd>	+++++++	Code	[1..1]	Accepted values is SCOR. All other values will be set to SCOR .	
2.125		----- Issuer	<Issr>	+++++++	Text	[0..1]	ISO in case of ISO11649 reference number	
2.126		----- Reference	<Ref>	+++++++	Text	[1..1]	If Creditor Reference Information is used, Reference must be included.	

