



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

## References

No	Description	Reference
1	ISO 20022 external code list	<a href="https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets">https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets</a>
2	External payment reason codes	<a href="https://www.bank.lv/public_files/images/img_lb/law/latvian/bil/amk_2001/amk-21.pdf">https://www.bank.lv/public_files/images/img_lb/law/latvian/bil/amk_2001/amk-21.pdf</a>

## Document history

Version	Date	Update description
1.0	08/09/2020	Document created
1.1	17/09/2020	PmtInf block marked as [1..1]
1.2	21/09/2020	For Purpose Cd added If not provided Luminor will use default code CASH
1.3	30.09.2020	PmtInf block marked as [1..n] and added limitation to 1 occurrence for File transfer channel.

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# Introduction

The present document sets the rules for the credit transfer messages “pain.001.001.03” (*Customer Credit Transfer Initiation*) and account statement messages “camt.053.001.02” (*Bank To Customer Statement*) under ISO 20022 XML format in Luminor.

## 1. Payment 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	<p><b>[1..n] or [0..1]</b> indicates the mandatory or optional status and the number of repetitions allowed:</p> <ul style="list-style-type: none"><li>• In case the first digit is “1”, the message element is mandatory and where the first digit is “0”, the message element is optional.</li><li>• The second digit defines the number of allowed repetitions (1, 2, etc.) where “n” indicates that there is no limit.</li></ul> <p><b>{Or ..... Or}</b> indicates the dependence where only one of the defined message element components are allowed but not both together.</p>
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. Payment message scheme and content

XML message pain.001.001.03 is described in XSD (XML Schema Definition) scheme which is available on

<http://www.iso20022.org/documents/messages/pain/schemas/pain.001.001.03.zip>

Message pain.001.001.03 data file must be structured as follows:

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
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:**

1. **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.).
2. **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.
3. **Transaction Information <CdtTrfTxInf>**. 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.

## 2.1 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), &gt; (to present > character), &lt; (to present < character), &apos; (to present ' character)

In local SEPA transfers where the beneficiary bank is local bank, an outgoing payment may contain national 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 remittance information.

In other fields of local SEPA payment national characters might be converted into the Latin alphabet equivalents.

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.

### 3. Payment message description

ISO 20022 XML message pain.001.001.03 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.001.001.03 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](http://www.iso20022.org/external_code_list.page).

**Other transfers** mean 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 local or foreign banks, and within Luminor. Funds may be transferred to local 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.001.001.03 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. CustomerCreditTransferInitiationV03	Set of elements	<CstmrCdtTrfInitt>	CustomerCreditTransferInitiationV03	
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 (system date).	
1.06.	[1..1]	1.1.3. NumberOfTransactions	Max15NumericText	<NbOfTx>	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 „BICOrBEI“ or „Other“ element is allowed.	
	[0..1] Or}	1.1.5.3.1.1. Other	Set of elements	<Othr>	Only one occurrence is allowed.	
	[1..1]	1.1.5.3.1.1.1. Identification	Max35Text	<Id>	Identification code value (e.g.: company code, VAT payer's code, etc.).	
	[0..1]	1.1.5.3.1.1.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	
	{Or [1..1]}	1.1.5.3.1.1.2.1. 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	
2.0	[1..n]	1.2. 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)	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose SEPA transfers   Other transfers	
					File transfer channel supports only one occurrence of this block [1..1]	
2.01.	[1..1]	1.2.1. PaymentInformationIdentification	Max35Text	<PmtInflD>	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]	1.2.2. PaymentMethod	Code	<PmtMtd>	Credit payment feature. Allowed value: <b>TRF</b>	
2.03.	[0..1]	1.2.3. BatchBooking	BatchBookingIndicat or	<BtchBookg>	<p>batch booking is performed (batch booking = true) only when pain.001 has following:</p> <ul style="list-style-type: none"> <li>• CategoryPurpose code SALA is indicated</li> <li>• AND currency is EUR</li> <li>• AND batch booking tag is present in pain.001 and has value <b>true</b></li> <li>• AND beneficiary bank is SEPA reachable</li> </ul> <p>in all other cases, including when batch booking tag not present in pain.001, batch booking is forced to "<b>false</b>"</p>	
2.04	[1..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]	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]	1.2.6. PaymentTypeInformation	Set of elements	<PmtTpInf>	It is recommended that PaymentTypeInformation level is used rather than CreditTransferTransactionInformation to specify the transaction type. In case both elements are filled out, the value of CreditTransferTransactionInformation is used.	
2.08.	[0..1]	1.2.6.1. ServiceLevel	Set of elements	<SvcLvl>	Service level	Payment priority
2.09.	{Or	1.2.6.1.1. Code	Code	<Cd>	Optional field Value "SEPA" is entered. Luminor will check SEPA reachability during payment processing.	Possible values: "SDVA" – express; "URGP" – urgent; "NURG" – standard.  If not provided, then for payment processing default value NURG is used.



2.10.	Or}	1.2.6.1.2. Proprietary	Max35Text	<Prtry>	Not used	
Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.14.	[0..1]	1.2.6.2. 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.	
2.15.	[0..1]	1.2.6.2.1. 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). For batch booked salary transfer SALA code must be specified in this element.	
2.17.	[1..1]	1.2.7. RequestedExecutionDate	ISODate	<ReqdExctnDt>	Date at which the initiating party requests the payment execution in the bank (can be max 90 days in future). Data file will be rejected if requested execution date is more than 5 days in past and more than 90 days in future. Payment will be executed with current date if provided payment execution date is in past for less than 5 days.	
2.19.	[1..1]	1.2.8. Debtor	Set of elements	<Dbtr>	Payer information	
	[0..1]	1.2.8.1. Name	Max70Text	<Nm>	Payer's name, surname or company name. The field is mandatory.	
	[0..1]	1.2.8.2. PostalAddress	Set of elements	<PstlAdr>	Payer's address	
	[0..1]	1.2.8.2.1. Country	Code	<Ctry>	Payer's country according to ISO 3166, code of 2 characters	
	[0..2]	1.2.8.2.2. AddressLine	Max70Text	<AdrLine>	Payer's address, may be up to two repetitions of 70 characters in length	Only one repetition of up to 70 characters in length is allowed in other transfers to other banks

	[0..1]	1.2.8.3. 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. UltimateDebtor 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]}	1.2.8.3.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of a payer that is a legal entity. Only one repetition of "Other" element is possible.	Used only for payments in other than euro currency within Luminor.
	{Or [0..1]}	1.2.8.3.1.1. BICOrBEI	Identifier	<BICOrBEI>	Not used in Luminor.	
	[0..1] Or}	1.2.8.3.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.8.3.1.2.1. Identification	Max35Text	<Id>	Identification code value of a payer that is a legal entity (e.g., company code, VAT payer's code, etc.)	
	[0..1]	1.2.8.3.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	

	{Or [1..1]}	1.2.8.3.1.2.2.1. Code	Code	<Cd>	<p>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 &lt;Id&gt; element.</p> <p>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.</p>
	[1..1] Or)	1.2.8.3.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used
2.20.	[1..1]	1.2.9. DebtorAccount	Set of elements	<DbtrAcct >	Unambiguous identification of the account to be debited.
	[1..1]	1.2.9.1. Identification	Set of elements	<Id>	
	[1..1]	1.2.9.1.1. IBAN	IBAN2007Identifier	<IBAN>	Payer's account number. Only IBAN can be indicated.
<b>Idx</b>	<b>Mult</b>	<b>Message element</b>	<b>Data type</b>	<b>&lt;XML Tag&gt;</b>	<b>Field purpose</b> <b>SEPA transfers   Other transfers</b>
	[0..1]	1.2.9.2. Currency	CURRENCY	<Ccy>	<p>Currency of debited account.</p> <p>In Lithuania 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</p>
2.21.	[1..1]	1.2.10. DebtorAgent	Set of elements	<DbtrAgt>	Financial institution that services the payer's account.
	[1..1]	1.2.10.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	
	[0..1]	1.2.10.1.1. BIC	BICIdentifier	<BIC>	Code of the payer's credit institution. Mandatory for File transfer channel
2.23.	[0..1]	1.2.11. UltimateDebtor	Set of elements	<UltmtDbtr>	Ultimate payer. Party (entity) that owes an amount of money to (ultimate) beneficiary.

	[1..1]	1.2.11.1. Name	Max70Text	<Nm>	Ultimate payer's name. Maximum 70 characters.	Ultimate payer's name. Maximum 35 characters.
	[0..1]	1.2.11.2. 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	
	{Or [1..1]}	1.2.11.2.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the ultimate debtor that is a legal entity. Only one repetition of "BICOrBEI" or "Other" element is used.	
	{Or [0..1]}	1.2.11.2.1.1. BICOrBEI	Identifier	<BICOrBEI>	Not used	
	[0..1] Or}	1.2.11.2.1.2. Other	Set of elements	<Othr>		
	[1..1]	1.2.11.2.1.2.1. Identification	Max35Text	<Id>	Identification code value of the ultimate payer (e.g.: company code, VAT payer's code, etc.)	
	[0..1]	1.2.11.2.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	
<b>Idx</b>	<b>Mult</b>	<b>Message element</b>	<b>Data type</b>	<b>&lt;XML Tag&gt;</b>	<b>Field purpose</b> <b>SEPA transfers   Other transfers</b>	
	{Or	1.2.11.2.1.2.2.1. 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	
	Or}	1.2.11.2.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor.	
	[1..1] Or}	1.2.11.2.2. 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	
	[0..1] Or}	1.2.11.2.2.1. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.11.2.2.1.1. Identification	Max35Text	<Id>	Ultimate debtor's personal identification code value (e.g.: personal number, customer's code in beneficiary's IS, etc.)	
	[0..1]	1.2.11.2.2.1.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	

	{Or	1.2.11.2.2.1.2.1. 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.
	Or}	1.2.11.2.2.1.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor.
2.24.	[0..1]	1.2.12. ChargeBearer	Code	<ChrgBr>	<p>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 &lt;CdtTrfTxInf&gt;.</p> <p>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 &lt;CdtTrfTxInf&gt;.</p> <p>CRED - executed as SHAR</p>
2.27.	[1..n]	1.2.13. CreditTransferTransactionInformation	Set of elements	<CdtTrfTxInf>	
<b>Idx</b>	<b>Mult</b>	<b>Message element</b>	<b>Data type</b>	<b>&lt;XML Tag&gt;</b>	<b>Field purpose</b> <b>SEPA transfers   Other transfers</b>
2.28.	[1..1]	1.2.13.1. PaymentIdentification	Set of elements	<PmtId>	Set of elements used as reference to a payment.
2.29	[0..1]	1.2.13.1.1. InstructionIdentification	Max35Text	<InstrId>	<p>Unique 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.</p> <p>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.</p> <p>This field is used for duplicate checking. If non-unique values will be provided, then payments will be rejected as duplicates.</p>

2.30	[1..1]	1.2.13.1.2. 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.	Maximum 30 characters.
2.31	[0..1]	1.2.13.2. 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]	1.2.13.2.1. ServiceLevel	Set of elements	<SvcLvl>	As specified under Index 2.08	
2.34	[1..1]	1.2.13.2.1.1. Code	Code	<Cd>	As specified under Index 2.09	
2.39	[0..1]	1.2.13.2.2. CategoryPurpose	Set of elements	<CtgyPurp>	As specified under Index 2.14	
2.40	[1..1]	1.2.13.2.2.1. 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]	1.2.13.3. 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]	1.2.13.3.1. 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.
2.51	[0..1]	1.2.13.4. 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. CRED will be processed as SHAR
2.71	[0..1]	1.2.13.5. IntermediaryAgent1	Set of elements	<IntrmyAgt1>	Not used	Correspondent bank information components
	[1..1]	1.2.13.5.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	Not used	Set of elements intended for the Correspondent Bank information
	[1..1]	1.2.13.5.1.1. BIC	BICIdentifier	<BIC>	Not used	Correspondent Bank's SWIFT code. Typed in capital letters. 8 or 11 characters in length
	[0..1]	1.2.13.5.1.2. Name	Max140Text	<Nm>	Not used	Correspondent Bank name.
	[0..1]	1.2.13.5.1.3. PostalAddress	Set of elements	<PstlAdr>	Not used	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	1.2.13.5.1.3.1. AddressLine	Max70Text	<AdrLine>	Not used	Correspondent Bank address.
2.72	[0..1]	1.2.13.6. IntermediaryAgent1Account	Set of elements	<IntrmyAgt1Acct>	Not used	
	[1..1]	1.2.13.6.1. Identification	Set of elements	<Id>	Not used	
	{Or	1.2.13.6.1.1. IBAN	IBAN2007Identifier	<IBAN>	Not used	In case of IBAN account, IBAN element is filled out, otherwise Other, specifying SchemeName value "BBAN".
	Or}	1.2.13.6.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	1.2.13.6.1.2.1. Identification	Max34Text	<Id>	Not used	This field is used specifying the account in BBAN format.
	[0..1]	1.2.13.6.1.2.2. SchemeName	Set of elements	<SchmeNm>	Not used	
	[1..1]	1.2.13.6.1.2.2.1. Code	Max4Text	<Cd>	Not used	"BBAN" value
2.77	[0..1]	1.2.13.7. CreditorAgent	Set of elements	<CdtrAgt>	Beneficiary's bank information The whole tag is ignored if Creditor IBAN account is provided	
	[1..1]	1.2.13.7.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>		
	[0..1]	1.2.13.7.1.1. BIC	BICIdentifier	<BIC>	Beneficiary's bank BIC code. Optional in case the beneficiary's account is provided in IBAN format in the CreditorAccount element. If specified, must be BIC format, SWIFT code of 8 or 11 characters. If BIC is not specified, CreditorAgent element is not used.	Beneficiary's payment service provider SWIFT code. Typed in capital letters and digits. 8 or 11 characters in length. Optional in case the beneficiary's account in CreditorAccount element is provided in IBAN format. If the beneficiary's account is in other than IBAN format, then the beneficiary's, bank BIC code, bank name and country must be specified.
	[0..1]	1.2.13.7.1.2. 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 SWIFT code is not specified in <BIC> element.



Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	1.2.13.7.1.2.1. ClearingSystemIdentification	Set of elements	<ClrSysId>	Not used	
	[1..1]	1.2.13.7.1.2.1.1. Code	Code	<Cd>	Not used	Must be specified if the beneficiary's account is in other than IBAN format and SWIFT code is not specified in <BIC> element.
	[1..1]	1.2.13.7.1.2.1.2. MemberIdentification	Max35Text	<MmblId>	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 <BIC> element. E.g.: in case of payments to Russia in roubles, the beneficiary's bank code of 9 characters is specified.
	[0..1]	1.2.13.7.1.2.1.3. 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.
	[0..1]	1.2.13.7.1.2.1.4. PostalAddress	Set of elements	<PstlAdr>	Not used	
	[0..1]	1.2.13.7.1.2.1.4.1. 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]	1.2.13.7.1.2.1.4.2. AddressLine	Max70Text	<AdrLine>	Not used	Address. Maximum 66 characters.
2.78	[0..1]	1.2.13.8. CreditorAgentAccount	Set of elements	<CdtrAgtAcct>	Not used	Beneficiary's payment service provider account.
	[0..1]	1.2.13.8.1. Identification	Set of elements	<Id>	Not used	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	{Or	1.2.13.8.1.1. IBAN	IBAN2007Identifier	<IBAN>	Not used	Account corresponding to ISO 13616 standard requirements (International Bank Account Number (IBAN))
	Or}	1.2.13.8.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	1.2.13.8.1.2.1. Identification	Max34Text	<Id>	Not used	Account in other than IBAN format.
2.79	[1..1]	1.2.13.9. 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]	1.2.13.9.1. Name	Max140Text	<Nm>	Beneficiary's name Mandatory field. Limited up to 70 symbols in length.	
	[1..1]	1.2.13.9.2. PostalAddress	Set of elements	<PstlAdr>	The field is mandatory for other transfers.	
	[1..1]	1.2.13.9.2.1. Country	Code	<Ctry>	Beneficiary's country following ISO 3166, 2 character code Optional field	Mandatory field
	[1..2]	1.2.13.9.2.2. AddressLine	Max70Text	<AdrLine>	Maximum two occurrences of the beneficiary's address are allowed of 70 characters in length. BRIDGE will accept only one line with max length of 70 characters. Optional field	Maximum one occurrences of the beneficiary's address are allowed of 70 characters in length. Mandatory field
	[0..1]	1.2.13.9.3. 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	
	{Or [1..1]	1.2.13.9.3.1. 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.	
	{Or [0..1]	1.2.13.9.3.1.1. BICOrBEI	Identifier	<BICOrBEI>	Not used	Not used
	[0..1] Or}	1.2.13.9.3.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.13.9.3.1.2.1. Identification	Max35Text	<Id>	Beneficiary's identification code value, e.g. company code, customer's code in the beneficiary's IS, etc.	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	1.2.13.9.3.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	
	{Or [1..1]}	1.2.13.9.3.1.2.2.1. 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.	
	[1..1]Or}	1.2.13.9.3.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor	
	[1..1] Or}	1.2.13.9.3.2. Privateldentification	Set of elements	<Prvtd>	Section describing the identifier of the beneficiary that is a private individual. It will be passed on unchanged to the beneficiary. Only one repetition is possible	
	[0..1] Or}	1.2.13.9.3.2.1. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.13.9.3.2.1.1. Identification	Max35Text	<ld>	Beneficiary's personal identification code value, e.g. personal number, customer's code in beneficiary's IS, etc.	
	[0..1]	1.2.13.9.3.2.1.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element	
	{Or	1.2.13.9.3.2.1.2.1. 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.	
	Or}	1.2.13.9.3.2.1.2.2. Proprietary	Max35Text	<Prtry>	Not used in Luminor	
2.80	[1..1]	1.2.13.10. CreditorAccount	Set of elements	<CdtrAcct>	Beneficiary account information	
	[1..1]	1.2.13.10.1. Identification	Set of elements	<ld>		
	{Or	1.2.13.10.1.1. IBAN	IBAN2007Identifier	<IBAN>	Beneficiary's account number in IBAN format.	
	Or}	1.2.13.10.1.2. Other	Set of elements	<Othr>	Not used	
	[1..1]	1.2.13.10.1.2.1. Identification	Max34Text	<ld>	Not used	This field is used when the account is specified in BBAN format

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	1.2.13.10.1.2.2. SchemeName	Set of elements	<SchmeNm>	Not used	
	[1..1]	1.2.13.10.1.2.2.1. Code	Max35Text	<Cd>	Not used	Permitted value "BBAN"
2.81	[0..1]	1.2.13.11. UltimateCreditor	Set of elements	<UltmtCdtr>	Ultimate beneficiary information	
	[1..1]	1.2.13.11.1. Name	Max70Text	<Nm>	Ultimate beneficiary's name. Limited to 70 characters.	Ultimate beneficiary's name. Limited to 35 characters.
	[0..1]	1.2.13.11.2. 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 "Privateldentification" is used.	
	{Or [1..1]}	1.2.13.11.2.1. OrganisationIdentification	Set of elements	<Orgld>	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 "BICOrBEI" or "Other" element is used.	
	{Or [0..1]}	1.2.13.11.2.1.1. BICOrBEI	Identifier	<BICOrBEI>	Not used in Luminor	
	[0..1] Or}	1.2.13.11.2.1.2. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.13.11.2.1.2.1. Identification	Max35Text	<Id>	Ultimate beneficiary-legal entity identification code value.	
	[0..1]	1.2.13.11.2.1.2.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	
	{Or	1.2.13.11.2.1.2.2.1. 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	
	Or}	1.2.13.11.2.1.2.2.2. Proprietary	Max35Text	<Prtry>	Not used	
	[1..1] Or}	1.2.13.11.2.2. Privateldentification	Set of elements	<Prvtld>	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 "Other" element is possible.	
	[0..1] Or}	1.2.13.11.2.2.1. Other	Set of elements	<Othr>	Only one occurrence is allowed	
	[1..1]	1.2.13.11.2.2.1.1. Identification	Max35Text	<Id>	Ultimate beneficiary-private individual identification code value.	

Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
	[0..1]	1.2.13.11.2.2.1.2. SchemeName	Set of elements	<SchmeNm>	Element is mandatory if value is provided in the "Identification" element.	
	{Or	1.2.13.11.2.2.1.2.1. 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.	
	Or}	1.2.13.11.2.2.1.2.2. Proprietary	Max35Text	<Prtry>	Not used	
2.86	[0..1]	1.2.13.12. Purpose	Set of elements	<Purp>	Payment type, specifying the main reason or purpose for transfer to the beneficiary	Not used
2.87	[1..1]	1.2.13.12.1. 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. If not provided Luminor will use default code CASH	Not used
2.89	[0..1]	1.2.13.13. RegulatoryReporting		<RgltryRptg>	Element is used in Latvia to report external payment reason code. Mandatory for payments when payment amount exceeds or is equal to 10 000 EUR and beneficiary is not resident of Latvia	
11.1.1	[0..1]	1.2.13.13.1. Authority		<Authrty>		
11.1.3	[0..1]	1.2.13.13.1.1. Country	Code	<Ctry>	Code LV is used	
11.1.4	[0..1]	1.2.13.13.2. Details		<Dtls>		
11.1.5	[0..1]	1.2.13.13.2.1. Type	Text	<Tp>	Code AMK is used	
11.1.8	[0..1]	1.2.13.13.2.2. Code	Text	<Cd>	One of code from external payments reason code list shall be used. <a href="https://www.bank.lv/public_files/images/img_lb/law/latvian/bil/amk_2001/amk-21.pdf">https://www.bank.lv/public_files/images/img_lb/law/latvian/bil/amk_2001/amk-21.pdf</a>	

2.98	[0..1]	1.2.13.14. RemittanceInformation	Set of elements	<RmtInf>	Payment purpose. Either "Structured" and "Unstructured" may be used. The field is mandatory.	
Idx	Mult	Message element	Data type	<XML Tag>	Field purpose	
					SEPA transfers	Other transfers
2.99	{Or [0..1]}	1.2.13.14.1. Unstructured	Max140Text	<Ustrd>	Payment purpose. Only one repetition of 140 characters in length is permitted. Both structured and unstructured information is parsed.  In Latvia at least 5 characters must be provided.	Payment purpose. The field is mandatory. Only one repetition of 140 characters in length 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.  In Latvia at least 5 characters must be provided.
2.100	[0..1] Or)	1.2.13.14.2. Structured	Set of elements	<Strd>	Structured reference to payment purpose (e.g. payment code).	
2.120	[0..1]	1.2.13.14.2.1. CreditorReferenceInformation	Set of elements	<CdtrRefInf>		
2.121	[0..1]	1.2.13.14.2.1.1. Type	Set of elements	<Tp>		
2.122	[1..1]	1.2.13.14.2.1.1.1. CodeOrProprietary	Set of elements	<CdOrPrtry>		
2.123	[0..1]	1.2.13.14.2.1.1.1.1. Code	Code	<Cd>	'SCOR' value must be specified in this element in case the structured payment purpose <Ref> is specified	
2.126	[0..1]	1.2.13.14.2.1.1.1.2. Reference	Max35Text	<Ref>	Structured payment purpose (e.g. payment code). The bank will check the value of structured payment purpose in the following cases: the beneficiary is a state institution and the payment code must be indicated to execute a transfer or 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.	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.



## 4. Account statement message structure

The overall XSD scheme for camt.053.001.02 account statement message is available at:  
<http://www.iso20022.org/documents/messages/camt/schemas/camt.053.001.02.zip>

camt.053.001.02 message data file structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <BkToCstmrStmt>
    ... Account statements...
  </BkToCstmrStmt>
</Document>
```

The data file contains the only <Document> tag with one or several XML messages and one XML message may contain one or more account\* statements.

**Account\* statement** message is made of 2 blocks:

- 1) *Group Header*. This block is mandatory and may be present once. It contains the date and time at which the message was created, message identification number, etc.
- 2) *Statement*. This block is mandatory with possible repetition. The block must be separate for each account\*. The information below is related to entries in the account activity and the account balance.

\* Account is considered to be the combination of a number and currency.



ISO Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
1.0	[1..1]	1. GroupHeader	Set of elements	<GrpHdr>	Set of characters shared by all individual transactions included in the message.
1.1	[1..1]	1.1. MessageIdentification	Max5NumericText	<MsgId>	Unique and unambiguous message identifier. <i>Message Identification</i> is (will be) unique throughout the entire effective period.
1.2	[1..1]	1.2. CreationDateTime	ISODateTime	<CreDtTm>	Date and time at which the message was created.
2.0	[1..n]	2. Statement	Set of elements	<Stmnt>	Separate element indicated for the customer's selected period, account and each currency.
2.1	[1..1]	2.1. Identification	Max35Text	<Id>	Unique identifier.
2.2	[1..1]	2.2. ElectronicSequenceNumber	Quantity (Max18d)	<ElctrncSeqNb>	Unique number of the statement sent by electronic means, in ascending order.
2.4	[1..1]	2.3. CreationDateTime	ISODateTime	<CreDtTm>	Date and time at which the message was created.
2.5	[0..1]	2.4. FromToDate	Set of elements	<FrToDt>	
	[1..1]	2.4.1. FromDateTime	ISODateTime	<FrDtTm>	Date and time from which statement is made
	[1..1]	2.4.2. ToDateTime	ISODateTime	<ToDtTm>	Date and time to which the statement is made
2.10	[1..1]	2.5. Account	Set of elements	<Acct>	Account information fields
	[1..1]	2.5.1. Identification	Set of elements	<Id>	
		2.5.1.1. IBAN	IBAN2007Identifier	<Tp>	Account number (IBAN)
	[0..1]	2.5.2. Currency	CURRENCY	<Ccy>	Account currency code. Mandatory field.
	[0..1]	2.5.3. Owner	Set of elements	<Ownr>	Customer information [from heading]
		2.5.3.1. Name	Max140Text	<Nm>	Name of the account holder
	[0..1]	2.5.3.2. Identification	Set of elements	<Id>	Identifier of account holder. OrganisationIdentification element is used if the account is held by a legal entity, PrivatIdentification – if the account is held by a private individual.
		2.5.3.2.1. OrganisationIdentification	Set of elements	<OrgId>	Section describing the identifier of the account holder who is a legal entity. Only one occurrence of either 'BICorBEI' or 'Other' element is allowed.
	[0..1]	2.5.3.2.1.1. Other	Set of elements	<Othr>	
	[1..1]	2.5.3.2.1.1.1. Identification	Max35Text	<Id>	Account holder's identification code value.
	[0..1]	2.5.3.2.1.1.2. SchemeName	Set of elements	<SchmeNm>	
	[1..1]	2.5.3.2.1.1.2.1. Code	Code	<Cd>	Name of the identification scheme, in a coded form as published in ISO 20022 external list: TXID – VAT code, COID – company's registration code
	[0..1]	2.5.4. Servicer	Set of elements	<Svcr>	Information about the credit institution (from heading)
	[1..1]	2.5.4.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	
	[0..1]	2.5.4.1.1. BIC	BICIdentifier	<BIC>	BIC of credit institution where the account is held.
	[0..1]	2.5.4.2. Name	Max140Text	<Nm>	Name of credit institution where the account is held. Used only in Luminor Lithuania
	[0..1]	2.5.4.3. PostalAddress	Set of elements	<PstlAdr>	Used only in Luminor Lithuania
	[0..1]	2.5.4.3.1. StreetName	Max70Text	<StrtNm>	Address of credit institution where the account is held
	[0..1]	2.5.4.3.2. TownName	Max35Text	<TwnNm>	Town of credit institution where the account is held
	[0..1]	2.5.4.4. Other	Set of elements	<Othr>	Used only in Luminor Lithuania
	[1..1]	2.5.4.4.1. Identification	Max35Text	<Id>	Legal entity's ID code of credit institution where the account is held
	[0..1]	2.5.4.4.2. SchemeName	Set of elements	<SchmeNm>	
	[1..1]	2.5.4.4.2.1. Code	Code	<Cd>	Value: "COID"
2.23	[2..4]	2.6. Balance	Set of elements	<Bal>	Section where opening balance and closing balance are provided
2.24	[1..1]	2.6.1. Type	Set of elements	<Tp>	
2.25	[1..1]	2.6.1.1. CodeOrProprietary	Set of elements	<CdOrPrtry>	

ISO Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
2.26	{Or}	2.6.1.1.1. Code	Code	<Cd>	Used values: CLBD – ClosingBooked – balance as of the end of the day OPBD – OpeningBooked – opening balance CLAV– ClosingAvailable – closing available balance (including credit limit)
2.31	[0..1]	2.6.2 CreditLine		<CdtLine>	Used only for balance type CLAV
2.32	[0..1]	2.6.2.1 Included	Indicator	<Incl>	Indicate whether account has credit line. Possible values true or false
2.33	[0..1]	2.6.2.2 Amount	Amount	<AmtCcy="AAA">	This field is present only when <Incl> value is true and it reports credit line amount assigned to account.
2.34	[1..1]	2.6.3. Amount	CURRENCY	<Amt>	Amount and currency. Currency must correspond to Account/Currency.
2.35	[1..1]	2.6.4. CreditDebitindicator	Code <i>CreditDebitCode</i>	<CdtDbtInd>	Indicates whether the amount is on the credit or debit side (positive or negative). CRDT – credit, DBIT – debit.
2.36	[1..1]	2.6.5. Date	Set of elements	<Dt>	Date (date and time) for which the balance is provided
	{Or	2.6.5.1. Date	ISODate	<Dt>	Date
	Or}	2.6.5.2. DateTime	ISODateTime	<DtTm>	Time
2.43	[0..1]	2.7. TransactionsSummary	Set of elements	<TxSSummary>	Section identifying information summary of transactions included in the statement
2.44	[0..1]	2.7.1. TotalEntries	Set of elements	<TtlNtries>	Indicates total number of transactions in the statement: the sum of debit and credit transactions
2.45	[0..1]	2.7.1.1. NumberOfEntries	Max15NumericText	<NbOfNtries>	Total number of transactions entered in the statement
2.46	[0..1]	2.7.1.2. Sum	DecimalNumber	<Sum>	Sum of transactions
2.47	[0..1]	2.7.1.3. TotalNetEntryAmount	DecimalNumber	<TtlNetNtryAmt>	Total net amount for all debit and credit entries
2.48	[0..1]	2.7.1.4. CreditDebitIndicator	Code	<CdtDbtInd>	CRDT code, if TotalNetEntryAmount element is on credit side, i.e. the sum of credit entries is higher than the sum of debit entries. DBIT code, if TotalNetEntryAmount element is on debit side, i.e. the sum of debit entries is higher than the sum of credit entries.
	[0..1]	2.7.2. TotalCreditEntries		<TtlCdtNtries>	Summary of incoming transactions entered in the statement
	[0..1]	2.7.2.1. NumberOfEntries		<NbOfNtries>	Total number of incoming transactions entered in the statement
	[0..1]	2.7.2.2. Sum		<Sum>	Sum of incoming transactions
	[0..1]	2.7.3. TotalDebitEntries		<TtlDbtNtries>	Summary of outgoing transactions entered in the statement
	[0..1]	2.7.3.1. NumberOfEntries		<NbOfNtries>	Total number of outgoing transactions entered in the statement
	[0..1]	2.7.3.2. Sum		<Sum>	Sum of outgoing transactions
2.76	[0..n]	2.8. Entry	Set of elements	<Ntry>	One per transaction.
2.77	[0..1]	2.8.1 EntryReference	Text	<NtryRef>	Unique per transaction within one statement
2.78	[1..1]	2.8.2. Amount	AMOUNT	<Amt>	Total amount of transactions entered in EntryDetails element in respective currency.
2.79	[1..1]	2.8.3. CreditDebitIndicator	Code <i>CreditDebitCode</i>	<CdtDbtInd>	Indicates whether the amount is on the credit or debit side (positive or negative). CRDT – credit, DBIT – debit.
2.81	[1..1]	2.8.4. Status	Code <i>EntryStatus2Code</i>	<Sts>	Value: BOOK
	[1..1]	2.8.5. Booking date	Set of elements	<BookDt>	Payment transaction date which may coincide with the value date.
	{Or	2.8.5.1. Date	ISODate	<Dt>	Payment transaction booking date
	Or}	2.8.5.2. DateTime	DateTime	<DtTm>	Payment transaction booking date and time
	[1..1]	2.8.6. Value date	Set of elements	<ValDt>	Payment transaction value date.
		2.8.6.1. Date	ISODate	<Dt>	
2.84	[0..1]	2.8.7. AccountServicerReference	Text	<AcctSvcrRef>	When the same booked entry is reported in the camt.052, the Account

Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
					Service reference is the same as reported in camt.053.
2.91	[1..1]	2.8.7. BankTransactionCode	Set of elements	<BkTxCd>	Set of elements for unambiguous identification of transaction type, e.g.: payment in cash, payment order, currency exchange, etc. Transaction type identifiers in <Domn> and <Fmly> elements according to ISO 20022 standard external codes list. Transaction codes for transaction type identification used until 1 January 2016 are specified in <Prtry> element. The list of transaction codes is available on www.luminor.lt.
2.92	[0..1]	2.8.7.1. Domain	Set of elements	<Domn>	
2.93	[1..1]	2.8.7.1.1. Code	Code	<Cd>	Code identifying the transaction type from ISO 20022 standard external codes list.
2.94	[1..1]	2.8.7.1.2. Family	Set of elements	<Fmly>	
2.95	[1..1]	2.8.7.1.2.1. Code	Code	<Cd>	Transaction code following ISO standard
2.96	[1..1]	2.8.7.1.2.2. SubFamilyCode	Code	<SubFmlyCd>	Transaction code following ISO standard
2.97	[0..1]	2.8.7.2. Proprietary	Set of elements	<Prtry>	
2.98	[1..1]	2.8.7.2.1. Code	Max35Text	<Cd>	Transaction code given by the Bank's system
2.99	[0..1]	2.8.7.2.2. Issuer	Text	<Issr>	Bank name
2.135	[0..n]	2.8.8. EntryDetails	Set of elements	<NtryDtls>	One per transaction
2.142	[0..n]	2.8.8.1. TransactionDetails	Set of elements	<TxDtls>	
2.143	[0..1]	2.8.8.1.1. References	Set of elements	<Refs>	
2.144	[0..1]	2.8.8.1.1.1. MessageIdentification	Text	<MsgId>	
2.145	[0..1]	2.8.8.1.1.2. AccountServiceReference	Max35Text	<AcctSvcrRef>	Unique transaction archive number generated by the bank system. E.g. in case of currency exchange the same value must be indicated at both currency exchange transactions (debiting and crediting).
2.147	[0..1]	2.8.8.1.1.3. InstructionIdentification	Max35Text	<InstrId>	Payment document number given for unambiguous identification of the payment instruction of the payer.
2.148	[0..1]	2.8.8.1.1.4. EndToEndIdentification	Max35Text	<EndToEndId>	Unique payment identification, unique on the payer's level. The value is passed on, unchanged, to the beneficiary. If the payer does not provide this element, then the payer's payment service provider prefiles it with the value „NOTPROVIDED“, therefore the beneficiary's payment service provider provides the value „NOTPROVIDED“ in the element.
2.149	[0..1]	2.8.8.1.1.5. TransactionIdentification	Max35Text	<TxId>	Unique instruction number given by the payment service provider and passed on between payment service providers. The value may be the same as that provided in AccountServiceReference element.
2.156	[0..1]	2.8.8.1.2. AmountDetails	Set of elements	<AmtDtls>	
2.156	[0..1]	2.8.8.1.2.1. InstructedAmount	Set of elements	<InstdAmt>	
	[1..1]	2.8.8.1.2.1.1. Amount	AMOUNT	<Amt>	Original amount and original currency. Filled out in case of conversion.
2.156	[0..1]	2.8.8.1.2.2. TransactionAmount	Set of elements	<TxAmt>	
	[1..1]	2.8.8.1.2.2.1. Amount	AMOUNT	<Amt>	Transaction amount and currency.
	[0..1]	2.8.8.1.2.2.2. CurrencyExchange	Set of elements	<CcyXchg>	Mandatory in case of currency conversion.
	[0..1]	2.8.8.1.2.2.2.1. SourceCurrency	CURRENCY	<SrcCcy>	Currency from which the amount is converted
	[0..1]	2.8.8.1.2.2.2.2. TargetCurrency	CURRENCY	<TrgtCcy>	Currency to which the amount is converted
	[0..1]	2.8.8.1.2.2.2.3. ExchangeRate	FractionDigits10 TotalDigits11	<XchgRate>	Currency exchange rate
2.199	[0..1]	2.8.8.1.3. RelatedParties	Set of elements	<RltdPties>	
2.201	[0..1]	2.8.8.1.3.1. Debtor	Set of elements	<Dbtr>	Payer information (if CreditDebitIndicator is DBIT (expenses), then it is the account holder and may be left unfilled).
2.201	[0..1]	2.8.8.1.3.1.1. Name	Max140Text	<Nm>	Payer's name

Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
2.201	[0..1]	2.8.8.1.3.1.2. Identification	Set of elements	<Id>	
9.1.13	[1..1] {Or	2.8.8.1.3.1.2.1 OrganisationIdentification		<OrgId>	
	[0..n]	2.8.8.1.3.1.2.1.1 Other		<Othr>	
	[1..1]	2.8.8.1.3.1.2.1.1.1 Identification	Text	<Id>	
	[0..1]	2.8.8.1.3.1.2.1.1.2 SchemeName		<SchmeNm>	
	[1..1]	2.8.8.1.3.1.2.1.1.2.1 Code	Code	<Cd>	
	[1..1] Or}	2.8.8.1.3.1.2.2 Privateldentification		<PrvtId>	
	[0..n]	2.8.8.1.3.1.2.2.1 Other		<Othr>	
	[1..1]	2.8.8.1.3.1.2.2.1.1 Identification	Text	<Id>	
	[0..1]	2.8.8.1.3.1.2.2.1.2 SchemeName		<SchmeNm>	
	[1..1]	2.8.8.1.3.1.2.2.1.2.1 Code	Code	<Cd>	
2.202	[0..1]	2.8.8.1.3.2. DebtorAccount	Set of elements	<DbtrAcct>	Payer's account (if CreditDebitIndicator is DBIT, then it is the same account relating to the account statement and may be left unfilled).
	[1..1]	2.8.8.1.3.2.1. Identification	Set of elements	<Id>	In case of an IBAN account, IBAN element is filled, otherwise Other, indicating SchemeName element
	{Or	2.8.8.1.3.2.1.1. IBAN	IBAN2007Identifier	<IBAN>	Payer's account number in IBAN format
	Or}	2.8.8.1.3.2.2. Other	Set of elements	<Othr>	
	[1..1]	2.8.8.1.3.2.2.1 Identification	Max34Text	<Id>	Payer's account number in other than IBAN format
	[0..1]	2.8.8.1.3.2.2.2. SchemeName	Set of elements	<SchmeNm>	
	[1..1]	2.8.8.1.3.2.2.2.1. Code	Max35Text	<Cd>	Value "BBAN"
2.203	[0..1]	2.8.8.1.3.3. UltimateDebtor	Set of elements	<UltmtDbtr>	Ultimate payer group
2.203	[0..1]	2.8.8.1.3.3.1. Name	Max140Text	<Nm>	Ultimate payer's name and surname
2.203	[0..1]	2.8.8.1.3.3.2. Identification	Set of elements	<Id>	
9.1.13	[1..1] {Or	2.8.8.1.3.3.2.1. OrganisationIdentification		<OrgId>	
	[0..n]	2.8.8.1.3.3.2.1.1. Other		<Othr>	
	[1..1]	2.8.8.1.3.3.2.1.1.1. Identification	Text	<Id>	
	[0..1]	2.8.8.1.3.3.2.1.1.2. SchemeName		<SchmeNm>	
	[1..1]	2.8.8.1.3.3.2.1.1.2.1. Code	Code	<Cd>	
	[1..1] Or}	2.8.8.1.3.3.2.2. Privateldentification		<PrvtId>	
	[0..n]	2.8.8.1.3.3.2.2.1. Other		<Othr>	
	[1..1]	2.8.8.1.3.3.2.2.1.1. Identification	Text	<Id>	
	[0..1]	2.8.8.1.3.3.2.2.1.2. SchemeName		<SchmeNm>	
	[1..1]	2.8.8.1.3.3.2.2.1.2.1. Code	Code	<Cd>	
2.204	[0..1]	2.8.8.1.3.4. Creditor	Set of elements	<Cdtr>	Beneficiary's information fields (if CreditDebitIndicator is CRDT, then it is the account holder and may be left unfilled).

Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
2.204	[0..1]	2.8.8.1.3.4.1. Name	Max140Text	<Nm>	Beneficiary's name and surname / Name
2.204	[0..1]	2.8.8.1.3.4.2. Identification	Set of elements	<Id>	
9.1.13	{Or [1..1] [0..n] [1..1]	2.8.8.1.3.4.2.1. OrganisationIdentification		<OrgId>	
		2.8.8.1.3.4.2.1.1. Other		<Othr>	
		2.8.8.1.3.4.2.1.1.1. Identification	Text	<Id>	
		2.8.8.1.3.4.2.1.1.2. SchemeName		<SchmeNm>	
		2.8.8.1.3.4.2.1.1.2.1. Code	Code	<Cd>	
		2.8.8.1.3.4.2.2. PrivateIdentification		<PrvtId>	
		2.8.8.1.3.4.2.2.1. Other		<Othr>	
		2.8.8.1.3.4.2.2.1.1. Identification	Text	<Id>	
		2.8.8.1.3.4.2.2.1.2. SchemeName		<SchmeNm>	
		2.8.8.1.3.4.2.2.1.2.1. Code	Code	<Cd>	
2.205	[0..1]	2.8.8.1.3.5. CreditorAccount	Set of elements	<CdtrAcct>	Beneficiary's account (if CreditDebitIndicator is CRDT, then it is the account holder and may be left unfilled).
	[1..1]	2.8.8.1.3.5.1. Identification	Set of elements	<Id>	In case of an IBAN account, IBAN element is filled, otherwise Other, indicating SchemeName „BBAN“ value
	{Or Or}	2.8.8.1.3.5.1.1. IBAN	IBAN2007Identifier	<IBAN>	Beneficiary's account number in IBAN format
		2.8.8.1.3.5.1.2. Other	Set of elements	<Othr>	
	[1..1]	2.8.8.1.3.5.1.2.1. Identification	Max34Text	<Id>	Beneficiary's account number in other than IBAN format
	[0..1]	2.8.8.1.3.5.1.2.2. SchemeName	Set of elements	<SchmeNm>	
	[1..1]	2.8.8.1.3.5.1.2.2.1. Code	Max35Text	<Cd>	Value „BBAN“
2.206	[0..1]	2.8.8.1.3.6. UltimateCreditor	Set of elements	<UltmtCdtr>	Ultimate beneficiary group
2.206	[0..1]	2.8.8.1.3.6.1. Name	Max140Text	<Nm>	Ultimate beneficiary's name and surname / Name
2.206	[0..1]	2.8.8.1.3.6.2. Identification	Set of elements	<Id>	
9.1.13	{Or [1..1] [0..n] [1..1]	2.8.8.1.3.6.2.1. OrganisationIdentification		<OrgId>	
		2.8.8.1.3.6.2.1.1. Other		<Othr>	
		2.8.8.1.3.6.2.1.1.1. Identification	Text	<Id>	
		2.8.8.1.3.6.2.1.1.2. SchemeName		<SchmeNm>	
		2.8.8.1.3.6.2.1.1.2.1. Code	Code	<Cd>	
		2.8.8.1.3.6.2.2. PrivateIdentification		<PrvtId>	
		2.8.8.1.3.6.2.2.1. Other		<Othr>	
		2.8.8.1.3.6.2.2.1.1. Identification	Text	<Id>	
		2.8.8.1.3.6.2.2.1.2. SchemeName		<SchmeNm>	
		2.8.8.1.3.6.2.2.1.2.1. Code	Code	<Cd>	
2.211	[0..1]	2.8.8.1.4. RelatedAgents	Set of elements	<RltdAgts>	Payment institution's name
2.212	[0..1]	2.8.8.1.4.1. DebtorAgent	Set of elements	<DbtrAgt>	Filled out if CreditDebitIndicator is CRDT
		2.8.8.1.4.1.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	
		2.8.8.1.4.1.1.1. BIC	BICIdentifier	<BIC>	Payment service provider's business ID code
		2.8.8.1.4.1.1.2. Name	Max140Text	<Nm>	Payment service provider's name
2.213	[0..1]	2.8.8.1.4.2. CreditorAgent	Set of elements	<CdtrAgt>	Filled out if CreditDebitIndicator is DBIT
		2.8.8.1.4.2.1. FinancialInstitutionIdentification	Set of elements	<FinInstnId>	
		2.8.8.1.4.2.1.1. BIC	BICIdentifier	<BIC>	Payment service provider's business ID
		2.8.8.1.4.2.1.2. Name	Max140Text	<Nm>	Payment service provider's name

Idx	Mult	Message element	Data type	<XML Tag>	Remarks, purpose
2.224	[0..1]	2.8.8.1.5. Purpose	Set of elements	<Purp>	<b>Credit transfer type</b> indicating the main reason or purpose for transfer to the beneficiary
2.225	[1..1]	2.8.8.1.5.1. 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.
2.234	[0..1]	2.8.8.1.6. <b>RemittanceInformation</b>	Set of elements	<RmtInf>	Transaction purpose, additional information.
2.235	[0..n]	2.8.8.1.6.1. Unstructured	Max140Text	<Ustrd>	Unstructured (free text) <b>payment purpose</b> , cut in 140 characters.
2.236		2.8.8.1.6.2. Structured	Set of elements	<Strd>	Structured payment purpose
2.256	[0..1]	2.8.8.1.6.2.1. CreditorReferenceInformation	Set of elements	<CdrRefInf>	
2.257	[0..1]	2.8.8.1.6.2.1.1. Type	Set of elements	<Tp>	
2.258	[1..1]	2.8.8.1.6.2.1.1.1. CodeOrProprietary	Set of elements	<CdOrPrtry>	
2.259	{Or	2.8.8.1.6.2.1.1.1.1. Code	Code	<Cd>	“SCOR”
2.262	[0..1]	2.8.8.1.6.2.1.2. Reference	Max35Text	<Ref>	Structured payment purpose information, reference to the beneficiary (payment code).

## 5. Example files

### 5.1 Payment files

- 1) SEPA payment from Latvia to Lithuania with provided external payment reason code

```
<?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>2020090915274993d3ef</MsgId>
      <CreDtTm>2020-09-09T15:27:49</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>Uzņēmums SIA</Nm>
        <PstlAdr>
          <AdrLine>Skanstes iela 13, Rīga, LV-1046</AdrLine>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>2020090915274993d3ef-0-0</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <ReqdExctnDt>2020-09-09</ReqdExctnDt>
      <Dbtr>
        <Nm>Uzņēmums SIA</Nm>
        <PstlAdr>
          <AdrLine>Skanstes iela 13, Rīga, LV-1046</AdrLine>
        </PstlAdr>
        <Id>
          <OrgId>1234567890</OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>LV71RIK0000080823980</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>RIKOLV2X</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>201</InstrId>
          <EndToEndId>000072362881</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">18021.0</InstdAmt>
        </Amt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtrAgt>
          <FinInstnId>
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        <BIC>CBVILT2X</BIC>
        <Nm>AB SEB bankas</Nm>
        <PstlAdr>
            <Ctry>LT</Ctry>
            <AdrLine>GEDIMINO AVE. 12, 01103 VILNIUS</AdrLine>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>Valstybine mokesčiu inspekcija prie LR FM</Nm>
    <PstlAdr>
        <Ctry>LT</Ctry>
        <AdrLine>Street number 13, Vilnius</AdrLine>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>LT057044060007887175</IBAN>
    </Id>
</CdtrAcct>
<RgltryRptg>
    <Authrty>
        <Ctry>LV</Ctry>
    </Authrty>
    <Dtls>
        <Tp>AMK</Tp>
        <Cd>251</Cd>
    </Dtls>
</RgltryRptg>
<RmtInf>
    <Ustrd>Avansis pelno mokestis už III KV 2020m</Ustrd>
    <Strd>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
            </Tp>
            <Ref>1001</Ref>
        </CdtrRefInf>
    </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```



2) Express USD payment from Lithuania to United States of America

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<Document
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  <CstmrCdtTrfInitn>
    <GrpHdr>
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      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1008.15</CtrlSum>
      <InitgPty>
        <Nm>Corporation UAB</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>E2E004d17h30m9002</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>>false</BtchBookg>
      <ReqdExctnDt>2020-09-10</ReqdExctnDt>
      <Dbtr>
        <Nm>Corporation UAB</Nm>
        <PstlAdr>
          <Ctry>LT</Ctry>
          <AdrLine>Konstitucijos ave. 21A, 03601 Vilnius</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>LT594010049500047594</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>AGBLLT2X</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
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          <EndToEndId>S7_E2E_T7_ABA_04</EndToEndId>
        </PmtId>
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            <Cd>SDVA</Cd>
          </SvcLvl>
        </PmtTpInf>
        <Amt>
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        </Amt>
        <ChrgBr>DEBT</ChrgBr>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbId>
              <ClrSysId>
                <Cd>USABA</Cd>
              </ClrSysId>
            <MmbId>021000089</MmbId>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

        </ClrSysMmbId>
        <Nm>CitiBank</Nm>
        <PstlAdr>
            <Ctry>US</Ctry>
            <AdrLine> 9 WALL STREET</AdrLine>
            <AdrLine>NEW YORK</AdrLine>
        </PstlAdr>
        </FinInstnId>
    </CdtrAgt>
    <CdtrAgtAcct>
        <Id>
            <Othr>
                <Id>30111810700000000063</Id>
            </Othr>
        </Id>
    </CdtrAgtAcct>
    <Cdtr>
        <Nm>ALEX FERGUSON</Nm>
        <PstlAdr>
            <Ctry>US</Ctry>
            <AdrLine>Street number 13, New York</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>2978420020000000</Id>
                <SchmeNm>
                    <Cd>BBAN</Cd>
                </SchmeNm>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Payment for Invoice Nr. 2020-09-10/123</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
    </PmtInf>
    </CstmrCdtTrfInitn>
</Document>

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