

Luminor

Index	Lvl	Name	XML Tag	Mult	Field purpose, remarks
	0	Full Message		[1..1]	
1	1	Business Application Header V02 (head.001.001.02)	<AppHdr>	[1..1]	
1.1	2	Character Set	<CharSet>	[0..1]	
1.2	2	From	<Fr>	[1..1]	Difference for cbpr+ and score+
1.2.1	3	Organisation Identification	<OrgId>	[1..1]	
1.2.1.1	4	Identification	<Id>	[1..1]	
1.2.1.1.1	5	Organisation Identification	<OrgId>	[1..1]	
1.2.1.1.1.1	6	AnyBIC	<AnyBIC>	[1..1]	SCORE customer BIC. Validated against SWIFT
1.2.2	3	Financial Institution Identification	<FIId>	[1..1]	
1.2.2.1	4	Financial Institution Identification	<FinInstnId>	[1..1]	
1.2.2.1.1	5	BICFI	<BICFI>	[1..1]	Partner bank BIC. Validated against SWIFT agreement
1.3	2	To	<To>	[1..1]	
1.3.2	3	Financial Institution Identification	<FIId>	[1..1]	
1.3.2.1	4	Financial Institution Identification	<FinInstnId>	[1..1]	
1.3.2.1.1	5	BICFI	<BICFI>	[1..1]	Luminor BIC
1.4	2	Business Message Identifier	<BizMsgldr>	[1..1]	
1.5	2	Message Definition Identifier	<MsgDefldr>	[1..1]	
1.6	2	Business Service	<BizSvc>	[1..1]	
1.7	2	Market Practice	<MktPrctc>	[0..1]	Ignored
1.8	2	Creation Date	<CreDt>	[1..1]	
1.10	2	Copy Duplicate	<CpyDplct>	[0..1]	If present, payment initiation message is used for information purposes only, payment is not processed
1.11	2	Possible Duplicate	<PssbDplct>	[0..1]	If present, payment is manually processed as possible duplicate
1.12	2	Priority	<Prty>	[0..1]	Ignored
1.14	2	Related	<Rltd>	[0..1]	
2	1	Document		[1..1]	
2.1	2	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>		
2.1.1	3	Group Header	<GrpHdr>	[1..1]	

2.1.1.1	4	Message Identification	<MsgId>	[1..1]	
2.1.1.2	4	Creation Date Time	<CreDtTm>	[1..1]	
2.1.1.3	4	Authorisation	<Authstn>	[0..2]	Ignored
2.1.1.4	4	Number Of Transactions	<NbOfTxs>	[1..1]	
2.1.1.6	4	Initiating Party	<InitgPty>	[1..1]	
2.1.1.7	4	Forwarding Agent	<FwdgAgt>	[0..1]	pain.001 cbpr+ and score+ are not accepted for Payment Initiation "Relay" scenario. pain.001 cbpr+ and score+ messages must contain Luminor customer IBAN as Debit IBAN
2.1.2	3	Payment Information	<PmtInf>	[1..1]	
2.1.2.1	4	Payment Information Identification	<PmtInfId>	[1..1]	
2.1.2.2	4	Payment Method	<PmtMtd>	[1..1]	Only Credit Transfer [TRF] accepted
2.1.2.3.3	4	Payment Type Information	<PmtTpInf>	[0..1]	Not used for pain.001 score+
2.1.2.3.3.1	5	Instruction Priority	<InstrPrty>	[0..1]	Ignored
2.1.2.3.3.2	5	Service Level	<SvcLvl>	[0..3]	"EUR payments within EEA: If <Cd> or <Prtry> contains code SDVA or URGP, payment executed as Target2; If code is NURG, payment executed as SEPA Instant or SEPA Regular. Other payments: SDVA executed with value date T+0 URGP executed with value date T+1 NURG executed with value date T+2 If code is not provided or other type of code is provided, then payment is processed as NURG; If more than one code is provided in same pain.001 message, then code with the highest urgency is applied."
2.1.2.3.3.3	5	Local Instrument	<LclInstrm>	[0..1]	Ignored
2.1.2.3.3.4	5	Category Purpose	<CtgyPurp>	[0..1]	Ignored
2.1.2.3.4	4	Requested Execution Date	<ReqdExctnDt>	[1..1]	Payment will be executed on specified date
2.1.2.3.5	4	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	Ignored
2.1.2.3.6	4	Debtor	<Dbtr>	[1..1]	Luminor customer data
2.1.2.3.7	4	Debtor Account	<DbtrAcct>	[1..1]	
2.1.2.3.7.1	5	Identification	<Id>	[1..1]	
2.1.2.3.7.1.1	6	IBAN	<IBAN>	[1..1]	Luminor customer IBAN. Validated against SWIFT agreement
2.1.2.3.8	4	Debtor Agent	<DbtrAgt>	[1..1]	
2.1.2.3.8.1	5	Financial Institution Identification	<FinInstnId>	[1..1]	

2.1.2.3.8.1.1	6	BICFI	<BICFI>	[0..1]	Luminor BIC
2.1.2.3.9	4	Debtor Agent Account	<DbtrAgtAcct>	[0..1]	Ignored
2.1.2.3.10	4	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	Ignored
2.1.2.3.11	4	Ultimate Debtor	<UltmtDbtr>	[0..1]	Not used for pain.001 score+
2.1.2.3.12	4	Charge Bearer	<ChrgBr>	[0..1]	Not used for pain.001 score+
2.1.2.3.13	4	Charges Account	<ChrgsAcct>	[0..1]	Ignored
2.1.2.3.14	4	Charges Account Agent	<ChrgsAcctAgt>	[0..1]	Ignored
2.1.2.3.15	4	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..1]	
2.1.2.3.15.1	5	Payment Identification	<PmtId>	[1..1]	
2.1.2.3.15.1.1	6	Instruction Identification	<InstrId>	[0..1]	
2.1.2.3.15.1.2	6	End To End Identification	<EndToEndId>	[1..1]	
2.1.2.3.15.1.3	6	UETR	<UETR>	[1..1]	
2.1.2.3.15.2	5	Payment Type Information	<PmtTpInf>	[0..1]	
2.1.2.3.15.2.1	6	Instruction Priority	<InstrPrty>	[0..1]	Ignored
2.1.2.3.15.2.2	6	Service Level	<SvcLvl>	[0..3]	"EUR payments within EEA: If <Cd> or <Prtry> contains code SDVA or URGP, payment executed as Target2; If code is NURG, payment executed as SEPA Instant or SEPA Regular. Other payments: SDVA executed with value date T+0 URGP executed with value date T+1 NURG executed with value date T+2 If code is not provided or other type of code is provided, then payment is processed as NURG; If more than one code is provided in same pain.001 message, then code with the highest urgency is applied."
2.1.2.3.15.2.3	6	Local Instrument	<LclInstrm>	[0..1]	Ignored
2.1.2.3.15.2.4	6	Category Purpose	<CtgyPurp>	[0..1]	Ignored
2.1.2.3.15.3	5	Amount	<Amt>	[1..1]	
2.1.2.3.15.3.1	6	Instructed Amount	<InstdAmt>	[1..1]	Payment amount should be provided in InstdAmt
2.1.2.3.15.3.2	6	Equivalent Amount	<EqvtAmt>	[1..1]	Not accepted
2.1.2.3.15.5	5	Charge Bearer	<ChrgBr>	[0..1]	
2.1.2.3.15.6	5	Cheque Instruction	<ChqInstr>	[0..1]	Only Credit Transfer [TRF] accepted as PmtMtd
2.1.2.3.15.7	5	Ultimate Debtor	<UltmtDbtr>	[0..1]	

2.1.2.3.15.8	5	Intermediary Agent 1	<IntrmyAgt1>	[0..1]	
2.1.2.3.15.8	5	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]	
2.1.2.3.15.9	5	Intermediary Agent 2	<IntrmyAgt2>	[0..1]	Not used for pain.001 score+
2.1.2.3.15.10	5	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]	Not used for pain.001 score+
2.1.2.3.15.11	5	Intermediary Agent 3	<IntrmyAgt3>	[0..1]	Not used for pain.001 score+
2.1.2.3.15.12	5	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]	Not used for pain.001 score+
2.1.2.3.15.12	5	Creditor Agent	<CdtrAgt>	[0..1]	
2.1.2.3.15.13	5	Creditor Agent Account	<CdtrAgtAcct>	[0..1]	
2.1.2.3.15.14	5	Creditor	<Cdtr>	[1..1]	
2.1.2.3.15.15	5	Creditor Account	<CdtrAcct>	[0..1]	
2.1.2.3.15.16	5	Ultimate Creditor	<UltmtCdtr>	[0..1]	
2.1.2.3.15.17	5	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..2]	
2.1.2.3.15.18	5	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	Ignored
2.1.2.3.15.19	5	Purpose	<Purp>	[0..1]	
2.1.2.3.15.20	5	Regulatory Reporting	<RgltryRptg>	[0..10]	One (first) repeat is processed
2.1.2.3.15.21	5	Tax	<Tax>	[0..1]	Ignored
2.1.2.3.15.22	5	Related Remittance Information	<RltdRmtInf>	[0..10]	
2.1.2.3.15.23	5	Remittance Information	<RmtInf>	[0..1]	Structured remittance information is accepted for SEPA payments only and should be formed according to SEPA rules.