OP Corporate Bank plc Lithuania Branch

C2B Services

Service Description

1. General information

With the C2B (Customer-to-Bank) payment initiation message, it is possible to use ISO 20022 XML standard for company bank transfers.

C2B payment initiation messages can be sent to the bank via netbank. ISO 20022 XML messages can be used also OP WS-channel gateway starting from 01.01.2016

2. Importing payments (C2B)

2.1 ISO 20022 XML – PAIN.001.001.03

According to European Parliament Regulation 260/2012, starting from 1 January 2016, the data interchange between the client and the bank must use the message formats based on the ISO20022 XML standard.
OP Corporate Bank plc Lithuanian Branch is ready to receive payment order files in the ISO20022 XML format from November 2015.
For the schemas and documentation, please refer to the ISO web site at www.iso20022.org.

Lithuanian central bank has published a standard description for banks that operate in Lithuania. It covers the message structure and content of the message used to initiate SEPA credit transfers as well as other payments.

SEPA payments cover non-urgent payments in euro inside EU and EEA, where the debtor's and creditor's accounts are identified by IBAN and their banks are identified by BIC, and the debtor and creditor pay their own charges.

Other payments cover payments in other currency than euro and payments outside EU and EEA.

Additional information is also available at the www.sepa.lt web site.

The name of the message is 'CustomerCreditTransferInitiationV03'.
The XML schema identifier is 'pain.001.001.03'.

2.1.1 Message content of the Customer Credit Transfer
The UTF8 character encoding standard is used in message.
In Lithuania, Lithuanian specific characters (ą, Ą, č, Č, ę, Ę, ė, Ė, į, Į, š, Š, ų, Ų, ū, Ū, ž, Ž) are allowed. The transliteration of Lithuanian characters to Latin characters is done by system for SEPA cross-border and Other cross-border payments (including group payments) when outgoing payments are sent out.

The message consists of two mandatory building blocks: Group Header and Payment Information.

Group Header: This block is presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.

Payment Information: This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and

also one or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in the following table. Below is the explanation of each column of the table. Index column – number 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' with 'pain.001.001.03' as reference.

Mult column - 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
{Or...Or} – indicates that only one of several elements may be presented

Message Element column - element name used in ISO 20022 XML Message Definition Report.

XML Tag column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>

OP Lithuania netbank usage rules column - specifies the rules for the message/payment validation in OP Lithuania netbank and payment order creation.
When the netbank usage rule is not given then netbank ignores the content of the message element.
If element is mandatory then it must be present in the message and must contain data in it.
The column is grey when the message element cannot contain any data.

2.1.2 Message Root

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
	[1..1]	+Message Root	<CstmrCdtTrfInitn>	

2.1.3 Group Header

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
1.0	[1..1]	+GroupHeader	<GrpHdr>	
1.1	[1..1]	++MessageIdentification	<MsgId>	Message ID (mandatory) is used to specify the 'File ID' on Import payments "History" form in Net Bank. Must be unique for the customer for predefined time period.
1.2	[1..1]	++CreationDateTime	<CreDtTm>	
1.6	[1..1]	++NumberOfTransaction	<NbOfTxs>	Number of payments in the message (mandatory) is used to verify the completeness of the file. Must match the actual number of the payments in the message (that is counted by netbank during import).
1.7	[0..1]	++ControlSum	<CtrlSum>	Sum of payments in the message (optional) is used to verify the completeness of the file. In case element is present in the file, value must match the sum of the payments in the message (that is counted by netbank during import). Note: The payment amounts are summed altogether irrespective of the payment currency.
1.8	[1..1]	++InitiatingParty	<InitgPty>	
	[0..1]	+++Name	<Nm>	

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
	[0..1]	+++Identification	<Id>	
	{Or	++++OrganisationIdentification	<OrgId>	
	{{Or	+++++BICorBEI	<BICOrBEI>	
	Or}}	+++++Other	<Othr>	
	[0..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	
	Or}	++++PrivateIdentification	<PrvtId>	
	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	++++++BirthDate	<BirthDt>	
	[1..1]	++++++CityOfBirth	<CityOfBirth>	
	[1..1]	++++++CountryOfBirth	<CtryOfBirth>	
	Or}	+++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	

2.1.4 Payment Information(PI)

This block contains elements related to debit side of the transaction and also single or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction.

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
2.0	**[1..n]**	+PaymentInformation	**<PmtInf>**	
2.1	[1..1]	++PaymentInformationIdentification	<PmtInfId>	Payment Information identification (mandatory). Used with notification/error message as reference to all payments in PI block.
2.2	[1..1]	++PaymentMethod	<PmtMtd>	Payment method (mandatory). Must be "TRF" (i.e. credit transfers); otherwise all payments in this PI block are rejected
2.3	[0..1]	++BatchBooking	<BtchBookg>	Note! Content is not checked by netbank. All payments in this PI block are considered as single payments (i.e. booking per transaction is requested).
2.4	[0..1]	++NumberofTransactions	<NbOfTxs>	
2.5	[0..1]	++ControlSum	<CtrlSum>	
2.6	[0..1]	++PaymentTypeInformation	<PmtTpInf>	
2.7	[0..1]	+++InstructionPriority	<InstrPrty>	
2.8	[0..1]	+++ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++Code	<Cd>	Used to specify the 'Payment type' in payment order (optional). See rules described in element 2.38.
2.11	[0..1]	+++LocalInstrument	<LclInstrm>	
2.12	{Or	++++Code	<Cd>	
2.13	Or}	++++Proprietary	<Prtry>	Used to specify the 'Payment type' in payment order (optional). See rules described in element 2.38.
2.14	[0..1]	+++CategoryPurpose	<CtgyPurp>	
2.15	[1..1]	++++Code	<Cd>	Used to specify the 'Credit transfer category purpose' in payment order (optional). See rules described in element 2.40.
2.17	[1..1]	++RequestedExecutionDate	<ReqdExctnDt>	Used to specify the 'Date' in payment order (mandatory). The date can be max up to predefined number of days in the future, in case date exceeds max allowed future date then all

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
				payments in this PI block are rejected.
				The date must be allowed as payment date for the respective payment type (i.e. SEPA local, SEPA intra-bank, SEPA cross-border, Other intra-bank, Other cross-border payment). In case the payment date is not allowed (incl. if date is passed, cut-off time is passed), then netbank changes the 'Date' to next possible payment date.
2.19	[1..1]	++Debtor	\<Dbtr\>	
	[1..1]	+++Name	\<Nm\>	
	[0..1]	+++PostalAddress	\<PstlAdr\>	
	[0..1]	++++Country	\<Ctry\>	
	[0..2]	++++AddressLine	\<AdrLine\>	
	[0..1]	+++Identification	\<Id\>	
	{Or	++++OrganisationIdentification	\<OrgId\>	
	{{Or	+++++BICorBEI	\<BICOrBEI\>	In case of LT local payments in EUR and intra-bank payment: Used to specify 'Payer's code in Beneficiary IS' in payment order (optional). In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected. In case of SEPA cross-border payment: In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected. In other cases: In case element is present in the message then content is ignored.
	Or}}	+++++Other	\<Othr\>	
	[1..1]	++++++Identification	\<Id\>	In case of LT local payments in EUR and intra-bank payment: Used to specify 'Payer's code in Beneficiary IS' in payment order (optional). Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. First 16 characters are saved in payment order; the rest is ignored. In case of SEPA cross-border payment: Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: In case element is present in the message then content is ignored.
	[0..1]	++++++SchemeName	\<SchmeNm\>	

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
	[1..1]	+++++++Code	\<Cd\>	In case of SEPA cross-border payment: In case element is present in the message, then content must match code defined in netbank system; otherwise all payments in this PI block are rejected. In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Originators' ID'. In other cases: In case element is present in the message then content is ignored.
	Or}	++++PrivateIdentification	\<PrvtId\>	
	{Or	+++++DateAndPlaceOfBirth	\<DtAndPlcOfBirth\>	In case LT local payments in EUR and intra-bank payment: Used to specify 'Payer's code in Beneficiary IS' in payment order (optional).
	[1..1]	++++++BirthDate	\<BirthDt\>	
	[1..1]	++++++CityOfBirth	\<CityOfBirth\>	Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected.
	[1..1]	++++++CountryOfBirth	\<CtryOfBirth\>	First 16 characters are saved in payment order; the rest is ignored. In case of SEPA cross-border payment: Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. Note! The type of 'Orginator's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message. In other cases: In case element is present in the message then content is ignored.
	Or}	+++++Other	\<Othr\>	
	[1..1]	++++++Identification	\<Id\>	In case of LT local payments in EUR and intra-bank payment: Used to specify 'Payer's code in Beneficiary IS' in payment order (optional). Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. First 16 characters are saved in payment order; the rest is ignored. In case of SEPA cross-border payment: Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: In case element is present in the message then content is ignored.
	[0..1]	++++++SchemeName	\<SchmeNm\>	

Index	Mult.	Message Element	XML Tag	OP Lithuania netbank usage rules
	[1..1]	+++++++Code	<Cd>	In case of SEPA cross-border payment: In case element is present in the message, then code must be defined in netbank system; otherwise all payments in this PI block are rejected. In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Originators' ID'. In other cases: In case element is present in the message then content is ignored.
2.20	[1..1]	++DebtorAccount	<DbtrAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	Used to specify the Payer's 'Account no' in payment order (mandatory). Account number must be correct, account can't be in status 'Closed', 'Blocked' or 'Payment Denial'; otherwise all payments in this PI block are rejected. E-user must have proper netbank rights for this account.
	[0..1]	+++Currency	<Ccy>	Used to specify the 'Cover currency' in payment order (optional).
2.21	[1..1]	++DebtorAgent	<DbtrAgt>	
	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	++++BIC	<BIC>	
2.23	[0..1]	++UltimateDebtor	<UltmtDbtr>	
	[0..1]	+++Name	<Nm>	Used to specify the 'Ultimate debtor's name' in payment order (optional). See rules described in element 2.70 'Name'.
	[0..1]	+++Identification	<Id>	Used to specify the 'Ultimate debtor's ID' in payment order (optional). See rules described in element 2.70 'Identification' and its sub-elements.
	{Or	++++OrganisationIdentification	<OrgId>	
	{{Or	+++++BICorBEI	<BICOrBEI>	
	Or}}	+++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	
	Or}	++++PrivateIdentification	<PrvtId>	
	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	++++++BirthDate	<BirthDt>	
	[1..1]	++++++CityOfBirth	<CityOfBirth>	
	[1..1]	++++++CountryOfBirth	<CtryOfBirth>	
	Or}	+++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	
	[0..1]	++++++SchemeName	<SchmeNm>	
	[1..1]	+++++++Code	<Cd>	
2.24	[0..1]	++ChargesBearer	<ChrgBr>	Used to specify the 'Bank fees are paid by' in payment order (optional). See rules described in element 2.51.
2.25	[0..1]	++ChargesAccount	<ChrgsAcct>	
	[1..1]	+++Identification	<Id>	
	[1..1]	++++IBAN	<IBAN>	
	[0..1]	+++Currency	<Ccy>	

2.1.5 Credit Transfer Transaction Information

This block contains elements related to the credit side of the transaction.

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
2.27	[1..n]	++CreditTransferTransactionInformation	\<CdtTrfTxInf\>	
2.28	[1..1]	+++PaymentIdentification	\<PmtId\>	
2.29	[0..1]	++++InstructionIdentification	\<InstrId\>	Used to specify 'Doc No' in payment order (optional). In case the element is present then max 35 characters are used for 'Doc No'.[1] In case the element is not present, then 'Doc No' is assigned automatically by system.
2.30	[1..1]	++++EndToEndIdentification	\<EndToEndId\>	Used to specify the 'Originator's reference no/E2E' in payment order (optional). In case of SEPA intra-bank payment, SEPA local payment, SEPA cross-border payment: In case element is present in the message then content is used. In other cases: In case element is present in the message then content is ignored.
2.31	[0..1]	+++PaymentTypeInformation	\<PmtTpInf\>	
2.33	[0..1]	++++ServiceLevel	\<SvcLvl\>	
2.34	[1..1]	+++++Code	\<Cd\>	Used to specify the 'Payment type' in payment order (optional). See rules described in element 2.38.
2.36	[0..1]	++++LocalInstrument	\<LclInstrm\>	
2.37	{Or	+++++Code	\<Cd\>	
2.38	Or}	+++++Proprietary	\<Prtry\>	Used to specify the 'Payment type' in payment order (optional). The 'Payment type' is defined based on the first matching element in the following order: 1) element 2.38 'Proprietary' if it's present or 2) element 2.13 'Proprietary' if it's present or 3) element 2.34 'Code' if it's present or 4) element 2.9 'Code' if it's present or 5) if abovementioned elements are not present in the message, then by default 'Payment type' is "Standard" ("T"). In case of element 'Code' is used for defining 'Payment type' then the possible values are mapped in netbank as follows:

Table inside cell 2.38:

Code in message	Payment type
"SDVA"	"Express" ("E")
"URGP"	"Urgent" ("K")
"NURG"	"Standard" ("T")
any other value	

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[1] The max 35 characters are supported only in pain.001 import. Netbank restarts the automatic payment order numbering after the maximum possible sequential number 9999999 is reached.

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				In case element 'Proprietary' is used for defining 'Payment type' then the possible values are mapped in netbank as follows: <table><tr><td>Proprietary in message</td><td>Payment type</td></tr><tr><td>"EXPR"</td><td>"Express" ("E")</td></tr><tr><td>"HIGH"</td><td>"Urgent" ("K")</td></tr><tr><td>"NORM"</td><td>"Standard" ("T")</td></tr><tr><td>any other value</td><td></td></tr></table>
2.39	[0..1]	++++CategoryPurpose	<CtgyPurp>	
2.40	[1..1]	+++++Code	<Cd>	Used to specify the 'Credit transfer category purpose' in payment order (optional). The 'Credit transfer category purpose' is defined based on the first matching element in the following order: 1) element 2.40 'Code' if it's present or 2) element 2.15 'Code' if it's present In case of SEPA intra-bank payment, SEPA local payment, SEPA cross-border payment: • In case element 2.40 'Code' is present in the message and it is used for defining 'Credit transfer category purpose', then content must match code defined in system; otherwise payment is rejected. • In case element 2.15 'Code' is present in the message and it is used for defining 'Credit transfer category purpose', then content must match code defined in system; otherwise payment is rejected. • In case element 2.40 'Code' is present in the message and value is "SALA" then payment is identified as Salary payment. • In case element 2.40 'Code' is present in the message and value is other than "SALA" then payment is identified as regular payment. • In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is identified as Salary payment. • In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is other than "SALA" then payment is identified as regular payment. (In case element 2.40 'Code' is present and value is other than "SALA" and 2.15 'Code' is present with value "SALA", then payment is still identified as regular payment.) • In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then 'Credit transfer category purpose' is defined for this payment. In case of Group payment: • In case element 2.40 'Code' is present in the message and value is "SALA" then payment is identified as Salary payment and 'Credit transfer category purpose' is filled in

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				with value "SALA" for this payment.
				• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is identified as Salary payment and 'Credit transfer category purpose' is filled in with value "SALA" for this payment.
				• In case element 2.40 'Code' is present in the message and value is other than "SALA" then payment is identified as regular group payment and 'Category purpose code' field in payment order is not filled in.
				• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is other than "SALA" then payment is identified as regular group payment and 'Category purpose code' field in payment order is not filled in.
				• In case the Group payment is successfully imported, system displays notification.
				• In case of Salary payment the code "SALA" must match code defined in system; otherwise payment is rejected.
				In other cases:
				• In case element 2.40 'Code' is present in the message and value is "SALA" then payment is rejected.
				• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is rejected.
				• In case element 2.40 'Code' or 2.15 'Code' is present in the message and value is not "SALA" then content is ignored.
2.42	[1..1]	+++Amount	<Amt>	
2.43	{Or	++++InstructedAmount	<InstdAmt>	Used to specify the 'Amount' and currency in payment order (mandatory). Amount must be more than zero, currency must be one of the active currencies in system - otherwise payment is rejected.
2.44	Or}	++++EquivalentAmount	<EqvtAmt>	
2.45	[1..1]	+++++Amount	<Amt>	
2.46	[1..1]	+++++CurrencyOfTransfer	<CcyOfTrf>	
2.51	[0..1]	+++ChargeBearer	<ChrgBr>	Used to specify the 'Bank fees are paid by' in payment order (optional). The 'Bank fees are paid by' is defined based on the first matching element in the following order: 1) element 2.51 'ChargeBearer' if it's present or 2) element 2.24 'ChargeBearer' if it's present or 3) if abovementioned elements are not present in the message, then by default 'Bank fees are paid by' are "Shared" ("SHA"). • The possible values are mapped in BS as follows:

Charge bearer in message	Bank fees are paid by
"DEBT"	"Payer" ("OUR")
"SLEV"	"Shared" ("SHA")
"SHAR"	
"CRED"	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				any other value	
2.70	[0..1]	+++UltimateDebtor	\<UltmtDbtr\>	
	[0..1]	++++Name	\<Nm\>	Used to specify the 'Ultimate debtor's name' in payment order (optional).
				In case of SEPA intra-bank payment, SEPA local payment, SEPA cross-border payment, local payment in Lithuania, intra-bank payment in Lithuania: The 'Ultimate debtor's name' is defined based on the first matching element in the following order: 1) element 2.70 'Name' if it's present or 2) element 2.23 'Name' if it's present
				In other cases: In case element(s) is/are present in the message then content is ignored.
	[0..1]	++++Identification	\<Id\>	Note: This note applies to element 'Identification' and its sub-elements: The 'Ultimate debtor's ID' is defined based on the first matching element in the following order: 1) element 2.70 'Identification' (and its sub-elements) if present or 2) element 2.23 'Identification' (and its sub-elements) if present
	{Or	+++++OrganisationIdentification	\<OrgId\>	
	{{Or	++++++BICorBEI	\<BICOrBEI\>	In case of SEPA cross-border payment: In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected. Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected.
				In other cases: In case element(s) is/are present in the message then content is ignored.
	Or}}	++++++Other	\<Othr\>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	[1..1]	+++++++Identification	\<Id>	In case of LT local payments in EUR and intra-bank payment: Used to specify the 'Ultimate debtor's ID' in payment order (optional) if element 'Code' value is "COID" and element 'Identification' value length is 7 or 9 characters. In case of SEPA cross-border payment: Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	\<SchmeNm>	
	[1..1]	++++++++Code	\<Cd>	In case of LT local payments in EUR and intra-bank payment: If element value is "COID" then see rules in element 'Identification'. The value of element 'Code' itself is not saved in payment order. In case of SEPA cross-border payment: In case element is present in the message, then content must match code defined in system; otherwise all payments in this PI block are rejected. In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate debtor's ID'. In other cases: In case element(s) is/are present in the message then content is ignored.
	Or}	+++++PrivateIdentification	\<PrvtId>	
	{Or	++++++DateAndPlaceOfBirth	\<DtAndPlcOfBirth>	
	[1..1]	+++++++BirthDate	\<BirthDt>	In case of SEPA cross-border payment:
	[1..1]	+++++++CityOfBirth	\<CityOfBirth>	Either element 'DateAndPlaceOfBirth' or one occurrence of
	[1..1]	+++++++CountryOfBirth	\<CtryOfBirth>	element 'Other' is allowed; otherwise all payments in this PI block are rejected. Note! The type of 'Ultimate debtor's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message. In other cases: In case element(s) is/are present in the message then content is ignored.
	Or}	++++++Other	\<Othr>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	[1..1]	+++++++Identification	\<Id\>	In case of LT local payments in EUR and intra-bank payment: Used to specify the 'Ultimate debtor's ID' in payment order (optional) if element 'Code' value is "NIDN" and element 'Identification' value length is 11 characters. In case of SEPA cross-border payment: Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	\<SchmeNm\>	
	[1..1]	++++++++Code	\<Cd\>	In case of LT local payments in EUR and intra-bank payment: If element value is "NIDN" then see rules in element 'Identification'. The element 'Code' value itself is not saved in payment order. In case of SEPA cross-border payment: In case element is present in the message, then code must be defined in system; otherwise all payments in this PI block are rejected. In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate debtor's ID'. In other cases: In case element(s) is/are present in the message then content is ignored.
2.71	[0..1]	+++IntermediaryAgent1	\<IntrmyAgt1\>	
	[1..1]	++++FinancialInstitutionIdentification	\<FinInstnId\>	
	[0..1]	+++++BIC	\<BIC\>	Used to specify the Correspondent Bank's 'Swift' in payment order (optional). In case of Other cross-border payment: In case element is present in the message, then BIC must match one in system BIC Directory; otherwise payment is rejected. In other cases: In case element is present in the message then content is ignored.
	[0..1]	+++++ClearingSystemMember Identification	\<ClrSysMmbId\>	
	[0..1]	++++++ClearingSystemIdentification	\<ClrSysId\>	
	[1..1]	+++++++Code	\<Cd\>	
	[1..1]	++++++MemberIdentification	\<MmbId\>	
	[0..1]	+++++Name	\<Nm\>	Used to specify the 'Correspondent Bank' name in payment order (optional). In case of Other cross-border payment: In case element is present in the message, then also element

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				2.71 'AddressLine' must be present; otherwise payment is rejected. In case element is not present in the message, then 'Correspondent Bank' name is filled-in in payment order with information from system BIC Directory based on Correspondent bank 'Swift'. In other cases: In case element is present in the message then content is ignored.
	[0..1]	+++++PostalAddress	<PstlAdr>	
	[0..1]	++++++Country	<Ctry>	See rules described in element 2.71 'AddressLine'.
	[0..2]	++++++AddressLine	<AdrLine>	Used to specify the Beneficiary Bank's 'Address' in payment order for (optional). In case of SEPA cross-border payment, SEPA local payment, SEPA intra-bank payment and other intra-bank payment: • In case element is present in the message then content is ignored. The Beneficiary Bank's 'Address' is filled in payment order with information from system (that is found based on BIC in payment order 'Swift' field). In case of Other cross-border payment: • In case BIC (i.e. Beneficiary's bank 'Swift') is not known, then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected. • In case elements 2.77 'Name' and 2.77 'AddressLine' are not present in the message, but BIC (i.e. Beneficiary's bank 'Swift') is known, then Beneficiary 'Bank' name is filled in with information from system (that is found based on BIC in payment order Beneficiary Bank's 'Swift' field). • In case element 2.77 'AddressLine' is present then Beneficiary's Bank's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ (where XXXXXX is content of element 2.77 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between). In case both, element 2.77 'Country' and 2.77 'AddressLine' are present, then Beneficiary Bank's 'Address' field is filled-in in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.71 'Country', XXXXXX is content of element 2.71 'AddressLine' first occurrence and ZZZZZZ is content of element 2.71 'AddressLine' second occurrence. Space is separator in between).
2.72	[0..1]	+++IntermediaryAgent1Account	<IntrmyAgt1Acct>	
	[1..1]	++++Identification	<Id>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	{Or	+++++IBAN	<IBAN>	Used to specify the Correspondent Bank's 'Account no' in payment order (optional). In case of Other cross-border payment: Either element 2.72 'IBAN' or 2.72 'Identification' may be present; otherwise payment is rejeced. In other cases: In case element is present in the message then content is ignored.
	Or}	+++++Other	<Othr>	
	[1..1]	++++++Identification	<Id>	Used to specify the Correspondent Bank's 'Account no' in payment order (optional). In case of Other cross-border payment: Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected. In other cases: In case element is present in the message then content is ignored.
2.77	[0..1]	+++CreditorAgent	<CdtrAgt>	
	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	+++++BIC	<BIC>	Used to specify the Beneficiary Bank's 'Swift' in payment order (optional). In case element is not present in the message then: - BIC is derived from element 2.80 'IBAN'. In case BIC cannot be derived from element 2.80 'IBAN' then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected. - Payment is identified as Group payment when BIC (derived from element 2.80 'IBAN') corresponds to Group payment member's BIC. In case element is present in the message then: - In case of SWIFT: BIC present in the message is used. In case BIC present in the message is used, it must exist in system BIC Directory, otherwise payment is rejected. - Payment is identified as Group payment when BIC (derived from element 2.80 'IBAN') corresponds to Group payment member's BIC. In case of SEPA or INTRA: content must match BIC that is derived from element 2.80 'IBAN'; otherwise BIC derived from IBAN is used instead. In case BIC cannot be derived from element 2.80 'IBAN', then BIC present in the message is used. In case BIC present in the message is used, it must exist in system BIC Directory, otherwise payment is rejected.
	[0..1]	+++++ClearingSystemMember Identification	<ClrSysMmbId>	
	[0..1]	++++++ClearingSystemIdentification	<ClrSysId>	
	[1..1]	+++++++Code	<Cd>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	[1..1]	++++++MemberIdentification	<MmbId>	
	[0..1]	+++++Name	<Nm>	Used to specify the Beneficiary 'Bank' name in payment order for (optional).
				In case of SEPA cross-border payment, SEPA local payment, SEPA intra-bank payment and other intra-bank payment:
				• In case element is present in the message then content is ignored. The Beneficiary 'Bank' name is filled in payment order with information from system (that is found based on BIC in payment order 'Swift' field).
				In case of Other cross-border payment:
				• In case BIC (i.e. Beneficiary's bank 'Swift') is not known, then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected.
				In case elements 2.77 'Name' and 2.77 'AddressLine' are not present in the message, but BIC (i.e. Beneficiary's bank 'Swift') is known, then Beneficiary 'Bank' name is filled in with information from system (that is found based on BIC in payment order Beneficiary Bank's 'Swift' field).
	[0..1]	+++++PostalAddress	<PstlAdr>	
	[0..1]	++++++Country	<Ctry>	See rules described in element 2.77 'AddressLine'.
	[0..2]	++++++AddressLine	<AdrLine>	Used to specify the Beneficiary Bank's 'Address' in payment order for (optional).
				In case of SEPA cross-border payment, SEPA local payment, SEPA intra-bank payment and other intra-bank payment:
				• In case element is present in the message then content is ignored. The Beneficiary Bank's 'Address' is filled in payment order with information from BS[7] (that is found based on BIC in payment order 'Swift' field).
				In case of Other cross-border payment:
				• In case BIC (i.e. Beneficiary's bank 'Swift') is not known, then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected.
				• In case elements 2.77 'Name' and 2.77 'AddressLine' are not present in the message, but BIC (i.e. Beneficiary's bank 'Swift') is known, then Beneficiary 'Bank' name is filled in with information from BS[7] (that is found based on BIC in payment order Beneficiary Bank's 'Swift' field).
				• In case element 2.77 'AddressLine' is present then Beneficiary's Bank's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ (where XXXXXX is content of element 2.77 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between).
				• In case both, element 2.77 'Country' and 2.77 'AddressLine' are present, then Beneficiary Bank's 'Address' field is filled-in in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.71 'Country', XXXXXX is content of element 2.71 'AddressLine' first occurrence and ZZZZZZ is content of element 2.71 'AddressLine' second occurrence. Space is separator in between).

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
2.78	[0..1]	+++CreditorAgentAccount	`<CdtrAgtAcct>`	
	[1..1]	++++Identification	`<Id>`	
	{Or	+++++IBAN	`<IBAN>`	Used to specify the Correspondent Bank's 'Account no' in payment order (optional). In case of Other cross-border payment: • In case element 2.72 'IBAN' or 2.72 'Identification' is present then content of current element is ignored. • In case element 2.72 'IBAN' and 2.72 'Identification' are not present then: Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected. In other cases: • In case element is present in the message then content is ignored.
	Or}	+++++Other	`<Othr>`	
	[1..1]	++++++Identification	`<Id>`	Used to specify the Correspondent Bank's 'Account no' in payment order (optional). In case of Other cross-border payment: • In case element 2.72 'IBAN' or 2.72 'Identification' is present then content of current element is ignored. • In case element 2.72 'IBAN' and 2.72 'Identification' are not present then: Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected. In other cases: • In case element is present in the message then content is ignored.
2.79	[1..1]	+++Creditor	`<Cdtr>`	
	[1..1]	++++Name	`<Nm>`	Used to specify the Beneficiary's 'Name' in payment order (mandatory). • Element must be present in the message; otherwise payment is rejected. • In case of SEPA intra-bank or Cross-border intra-bank payment, the name must match beneficiary's account holder name or name alias defined in system; otherwise payment is rejected.
	[0..1]	++++PostalAddress	`<PstlAdr>`	
9.1.10	[0..1]	+++++Country	`<Ctry>`	Used to specify Beneficiary's 'Country' in payment order (optional). • If element is present in the message then this country must be defined in BS; otherwise payment is rejected. • See also rules described in element 2.79 'AddressLine'.
	[0..2]	+++++AddressLine	`<AdrLine>`	Used to specify Beneficiary's 'Address' in payment order (optional). • In case element 2.79 'AddressLine' is present then Beneficiary's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				(where XXXXXX is content of element 2.79 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between). • In case both, element 2.79 'Country' and 2.79 'AddressLine' are present, then Beneficiary's 'Address' field is filled-in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.79 'Country', XXXXXX is content of element 2.79 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between).
	[0..1]	++++Identification	<Id>	
	{Or	+++++OrganisationIdentification	<OrgId>	
	{{Or	++++++BICOrBEI	<BICOrBEI>	In case of SEPA cross-border payment: • In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected. • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element(s) is/are present in the message then content is ignored.
	Or}}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	In case of LT local payments in EUR and intra-bank payment: • Used to specify the 'Reg.No./ID' in payment order (optional) if element 'Code' value is "COID" and element 'Identification' value length is 7 or 9 characters. • Used to specify the 'Beneficiary's membercode' in payment order (optional) if element 'Code' value is not "COID". In case of SEPA cross-border payment: • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	<SchmeNm>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	{{Or	++++++++Code	<Cd>	In case of LT local payments in EUR and intra-bank payment: • If element 'Code' is present then see rules in element 'Identification'. The element 'Code' value itself is not saved in payment order. The element 'Code' value itself is not saved in payment order. In case of SEPA cross-border payment: • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element is present in the message then content is ignored.
	Or}}	++++++++Proprietary		
	Or}	+++++PrivateIdentification	<PrvtId>	
	{Or	++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++++BirthDate	<BirthDt>	In case of SEPA cross-border payment:
	[1..1]	+++++++CityOfBirth	<CityOfBirth>	• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. Note! The type of 'Beneficiary code' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message. In other cases: • In case element(s) is/are present in the message then content is ignored.
	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	
	Or}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	In case of LT local payments in EUR and intra-bank payment: • Used to specify the 'Reg.No./ID' in payment order (optional) if element 'Code' value is "NIDN" and element 'Identification' value length is 11 characters. • Used to specify the 'Beneficiary's membercode' in payment order (optional) if element 'Code' value is not "NIDN". In case of SEPA cross-border payment: • Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	<SchmeNm>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	[1..1]	++++++++Code	<Cd>	In case of LT local payments in EUR and intra-bank payment: • If element 'Code' is present then see rules in element 'Identification'. The element 'Code' value itself is not saved in payment order. In case of SEPA cross-border payment: • In case element is present in the message, then code must be defined in system; otherwise all payments in this PI block are rejected. • In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Beneficiary code'. In other cases: • In case element is present in the message then content is ignored.
2.80	[1..1]	+++CreditorAccount	<CdtrAcct>	
	[1..1]	++++Identification	<Id>	
	{Or	+++++IBAN	<IBAN>	Used to specify the Beneficiary's 'Account no' in payment order (mandatory for EUR currency payment to SEPA country, salary payments as group payments and intra-bank payments; optional for the rest). In case of SEPA local payment, SEPA cross-border payment, any other EUR currency payment to SEPA country: • Account number must be IBAN; otherwise payment is rejected. In case of SEPA intra-bank payment and Other intra-bank payment: • Account number must exist in system; otherwise the payment is rejected. • In case account exists in system in status "Closed" then payment is rejected. In case element 2.15 is 'SALA' and if an IBAN is used more than once in the PI block, then notification message is displayed as warning. In other cases: • Either element 2.80 'Identification' or element 2.80 'IBAN' must be present; otherwise payment is rejected.
	Or}	+++++Other	<Othr>	

	[1..1]	++++++Identification	<Id>	Used to specify the Beneficiary's 'Account no' in payment order (optional).
				• Either element 2.80 'Identification' or element 2.80 'IBAN' must be present; otherwise payment is rejected.
				• In case of Group payment:
				  − In case element 2.80 'Identification' is BBAN, and element 2.40 'Code' is present and its value is "SALA" then payment is rejected.
				  − In case element 2.80 'Identification' is BBAN, and element 2.40 'Code' is not present but element 2.15 'Code' is present and it's value is "SALA" then payment is rejected.

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
2.81	[0..1]	+++UltimateCreditor	<UltmtCdtr>	
	[0..1]	++++Name	<Nm>	Used to specify the 'Ultimate creditor's name' in payment order (optional). In case of SEPA intra-bank payment, SEPA local payment, SEPA cross-border payment, local payment in Lithuania, intra-bank payment : • In case element is present in the message then content is used. In other cases: • In case element(s) is/are present in the message then content is ignored.
	[0..1]	++++Identification	<Id>	
	{Or	+++++OrganisationIdentification	<OrgId>	
	{{Or	++++++BICorBEI	<BICOrBEI>	In case of SEPA cross-border payment: • In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected. • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element(s) is/are present in the message then content is ignored.
	Or}}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	In case of LT local payments in EUR and intra-bank payment: • Used to specify the 'Ultimate creditor's ID' in payment order (optional) if element 'Code' value is "COID" and element 'Identification' value length is 7 or 9 characters. In case of SEPA cross-border payment: • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]	++++++++Code	<Cd>	In case of LT local payments in and intra-bank payment: • If element value is "COID" then see rules in element 'Identification'. The element 'Code' value itself is not saved in payment order. In case of SEPA cross-border payment: • Either element 'BICorBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected. In other cases: • In case element is present in the message then content is ignored.
	Or}	+++++PrivateIdentification	<PrvtId>	

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
	{Or	++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	
	[1..1]	+++++++BirthDate	<BirthDt>	In case of SEPA cross-border payment:
	[1..1]	+++++++CityOfBirth	<CityOfBirth>	• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected.
	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	Note! The type of 'Ultimate creditor's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message.
				In other cases:
				• In case element(s) is/are present in the message then content is ignored.
	Or}	++++++Other	<Othr>	
	[1..1]	+++++++Identification	<Id>	In case of LT local payments in EUR and intra-bank payment:
				• Used to specify the 'Ultimate creditor's ID' in payment order (optional) if element 'Code' value is "NIDN" and element 'Identification' value length is 11 characters.
				In case of SEPA cross-border payment:
				• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected.
				In other cases:
				• In case element(s) is/are present in the message then content is ignored.
	[0..1]	+++++++SchemeName	<SchmeNm>	
	[1..1]	++++++++Code	<Cd>	In case of LT local payments in EUR and intra-bank payment:
				• If element value is "NIDN" then see rules in element 'Identification'. The element 'Code' value itself is not saved in payment order.
				In case of SEPA cross-border payment:
				• In case element is present in the message, then code must be defined in system; otherwise all payments in this PI block are rejected.
				• In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate creditor's ID'.
				In other cases:
				• In case element is present in the message then content is ignored.
2.86	[0..1]	+++Purpose	<Purp>	
	[1..1]	++++Code	<Cd>	Used to specify 'Credit transfer purpose (AT44)' in payment order (optional).
				In case of SEPA intra-bank payment, SEPA local payment, SEPA cross-border payment:
				• In case element is present in the message then content is used.
				In other cases:
				• In case element is present in the message then content is ignored.

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
2.89	[0..10]	+++RegulatoryReporting	<RgltryRptg>	
11.1.1	[0..1]	++++Authority	<Authrty>	
11.1.3	[0..1]	+++++Country	<Ctry>	Ignored
11.1.4	[0..n]	++++Details	<Dtls>	
11.1.5	[0..1]	+++++Type	<Tp>	Ignored
11.1.7	[0..1]	+++++Country	<Ctry>	Ignored
11.1.8	[0..1]	+++++Code	<Cd>	Ignored
11.1.9	[0..1]	+++++Amount	<Amt>	Ignored
11.1.10	[0..1]	+++++Information	<Inf>	Ignored
2.98	[0..1]	+++RemittanceInformation	<RmtInf>	
2.99	[0..1]	++++Unstructured		Used to specify the 'Explanation' and 'Reference number' in payment order (optional). In case of LT local payments in EUR and intra-bank payment: • Both 'Explanation' and 'Reference number' may be present in payment order at the same time. In case of SEPA cross-border payment: • Either 'Explanation' or 'Reference number' may be present in payment order at the same time; otherwise the payment is rejected. In all other cases: • In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZZ (where XXXXXX is content of element 2.126 'Reference' and ZZZZZZ is content of element 2.99 'Unstructured'). E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1 • In case only element 2.99 'Unstructured' is present in the message, then 'Explanation' field in payment order is filled-in in format ZZZZZZ (where ZZZZZZ is content of element 2.99 'Unstructured') E.g.: Invoice number AB/7-1
2.100	[0..1]	++++Structured	<Strd>	
2.120	[0..1]	+++++CreditorReferenceInformation	<CdtrRefInf>	
2.121	[0..1]	++++++Type	<Tp>	
2.122	[1..1]	+++++++CodeorProprietary	<CdOrPrtry>	
2.123	[1..1]	++++++++Code	<Cd>	The creditor reference type in a coded form (optional). In case of SEPA local, SEPA intra-bank and SEPA cross-border payment:

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				• In case element is present in the message, then must be "SCOR"; otherwise payment instruction is rejected. • In case valid 'Code' is present in the message then it's saved in system along with payment order (the content is not shown in payment order; but its forwarded to beneficiary bank in pacs.008 message within structured remittance information). In other cases: • In case element is present in the message then content is ignored.
2.125	[0..1]	+++++++Issuer	\<Issr\>	The credit reference type (optional). In case of SEPA local, SEPA intra-bank and SEPA cross-border payment: • In case element is present in the message then it's saved in BS along with payment order (the content is not shown in payment order; but it's forwarded to beneficiary bank in pacs.008 message within structured remittance information). In other cases: • In case element is present in the message then content is ignored.
2.126	[0..1]	++++++Reference	\<Ref\>	Used to specify the 'Reference number' in payment order. In case of LT local payments in EUR and intra-bank payment: • In case Beneficiary's account is registered in the "Reference payments beneficiaries' registry" and reference number is not present in payment message, then payment is rejected. • In case Beneficiary's account is registered in the "Reference payments beneficiaries' registry" and reference number is present in payment message, then reference number must match with the payment code (i.e. reference number) stored in "Reference payments beneficiaries' registry" for specific Beneficiary account; otherwise the payment is rejected. • Both 'Explanation' and 'Reference number' may be present in payment order at the same time. In case of SEPA cross-border payment: • In case reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise the payment is rejected. • In case reference number does not start with "RF" then reference number compliance with standard is not checked. • Either 'Explanation' or 'Reference number' may be present in payment order at the same time; otherwise payment is rejected. In other cases: • In case only element 2.126 'Reference' is present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX (where XXXXXX is content of element 2.126 'Reference').

Index	Mult.	MessageElement	XML Tag	OP Lithuania netbank usage rules
				E.g.: /RFB/FR123418
				• In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZZ (where XXXXXX is content of element 2.126 'Reference' and ZZZZZZ is content of element 2.99 'Unstructured').
				E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1

3. Account statement (B2C)

3.1 ISO 20022 XML – CAMT.053.001.02

3.1.1 Message content of the Account Statement

One camt.053 message consists of following main information blocks:

Group Header – occurs only once per message.
Statement – is repeated for each currency subaccount in case of multicurrency accounts.

The UTF8 character encoding standard is used in message. In Lithuania, the characters specific to Lithuanian language (ą, Ą, č, Č, ę, Ę, ė, Ė, į, Į, š, Š, ų, Ų, ū, Ū, ž, Ž) are included as-is

The table below contains the definitions of the camt.053.001.02 message elements and the OP Lithuania netbank usage rules.

The explanation of the table columns:
Index - indicates the message element index number in the corresponding ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under 'Catalogue of ISO 20022 messages'.

Mult - indicates whether an item is mandatory or optional and how many repetitions are allowed for the element. For example:
• [1..1] - item is mandatory and can be presented only once
• [1..n] - item is mandatory and can be presented 1 to n times
• [0..1] - item is optional and can be presented only once
• [0..n] - item is optional and can be presented 0 to n times
• OR - if filled in indicates that only one of the several items is included in message.

Message Item – element name used in ISO 20022 XML Message Definition Report. When an item contains sub-items these are indented to the right and noted with a plus sign (+) per level.

XML tag - specifies a respective element in camt.053 message.

Type - specifies data type in accordance with the ISO type.
Netbank usage rules - specifies the rules for filling in the item with information from OP Lithuania netbank. The items that are not filled in with information from there, are grey.

3.1.2 Group Header
Required, only occurs once.

Index	Mult.	OR	Message Item	<XML Tag>	Type	Netbank usage rules
	[1..1]		*Message root*	*<BkToCstmrStmt>*		
1.0	[1..1]		+GroupHeader	<GrpHdr>	*GroupHeader42*	
1.1	[1..1]		++MessageIdentification	<MsgId>	Max35Text	Unique message identification, generated by BankSyst.
1.2	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime	The date and time of account statement message creation.

3.1.2 Statement

Required, is repeated for each account currency according to the following rules:

• Account main currency statement is always listed first.

• Account main currency statement is always created (i.e. even if the account opening and closing balances in main currency are zero and there have been no transactions in main currency during the statement period).

• Statements in other account currencies are listed following the statement in main currency, in alphabetical order according to the currency code.

• Statements in other account currencies are only created if the account opening and closing balances in respective currency are not zero or if there have been transactions in that currency during the statement period.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
2.0	**[1..n]**		**+Statement**	**<Stmt>**	***AccountStatement2***	
2.1	[1..1]		++Identification	<Id>	Max35Text	Unique statement block identification, generated by BankSyst.
2.4	[1..1]		++CreationDateTime	<CreDtTm>	ISODateTime	Date and time of account statement generation.
2.5	[1..1]		++FromToDate	<FrToDt>	*DateTimePeriodDetails*	
	[1..1]		+++FromDateTime	<FrDtTm>	ISODateTime	Value date and time of the earliest transactions (by Value date) to be included in the statement. • Date is equal to the date entered by the e-User as ‚From date' on the NetBank „Account statement" form. • Time is always 00:00:00

	[1..1]		+++ToDateTime	<ToDtTm>	ISODateTime	Value date and time of the latest transactions (by Value date) to be included in the statement.
						
						• Date is equal to the date entered by the e-User as ‚To date' on the NetBank „Account statement" form.
						
						• Time is
						  - if date is equal to current system date, then current system time;
						  - otherwise 23:59:59

2.10	[1..1]		++Account	<Acct>	*CashAccount20*	
	[1..1]		+++Identification	<Id>	AccountIdentification4Choice	
	[1..1]		++++IBAN	<IBAN>	IBAN2007Identifier	IBAN of the account for which the statement is generated.
	[0..1]		+++Currency	<Ccy>	ActiveOrHistoricCurrencyCode	Account currency, for which the current statement block is generated.
	[0..1]		+++Owner	<Ownr>	*PartyIdentification32*	
	[1..1]		++++Name	<Nm>	Max140Text	Name of the account holder: • For legal entities: 'Customer name' • For private persons:'First name' followed by 'Last name'

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
	[0..1]		++++PostalAddress	<PstlAdr>	PostalAddress6	
	[0..1]		+++++PostCode	<PstCd>	Max16Text	Value from the 'Index' field, as saved in customer registry for the account holder.
	[0..1]		+++++TownName	<TwnNm>	Max35Text	Value from the 'Town' field, as saved in customer registry.
	[0..7]		+++++AddressLine	<AdrLine>	Max70Text	Value from the 'Registration Address' field, as saved in customer registry for the account holder.
	[1..1]		++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	+++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	If account belongs to a legal entity: value from the 'Registry code' field, as saved in customer registry. Otherwise omitted.
	[0..1]		+++++++Scheme Name	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		++++++++Code	<Cd>	Code	If account belongs to a legal entity: 'COID'. Otherwise omitted.
	[1..1]	Or}	+++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		+++++++Identification	<Id>	Max35Text	If account belongs to a private person: value from the 'Identification code' field, as saved in customer registry. Otherwise omitted.
	[0..1]		+++++++Scheme Name	<SchmeNm>	PersonIdentificationScheme-Name1Choice	
	[1..1]		++++++++Code	<Cd>	Code	If account belongs to a private person: 'NIDN'. Otherwise omitted.
	[0..1]		+++Servicer	<Svcr>	*BranchAndFinancialInstitutionIdentification4*	
	[1..1]		++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		+++++BIC	<BIC>	BIC Identifier	Value: OKOYLT2X
	[0..1]		+++++Name	<Nm>	Max140Text	Value: OP Corporate Bank plc Lietuvos filialas

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
	[0..1]		+++++PostalAddress	<PstlAdr>	Component - See (PostalAddress6 Component)	
	[0..1]		++++++PostCode	<PstCd>	Max16Text	LT-09308
	[0..1]		++++++TownName	<TwnNm>	Max35Text	Vilnius
	[0..7]		++++++AddressLine	<AdrLine>	Max70Text	Konstitucijos pr. 29
2.23	[1..n]		++Balance	<Bal>	*CashBalance3*	
2.24	[1..1]		+++Type	<Tp>	*BalanceType12*	
2.25	[1..1]		++++CodeOrProprietary	<CdOrPrtry>	*BalanceType5Choice*	
2.26	[1..1]		+++++Code	<Cd>	BalanceType12Code	• For opening balance of the statement period: OPBD. • For closing balance of the statement period: CLBD.
2.31	[0..1]		+++CreditLine	<CdtLine>	*CreditLine2*	
2.32	[1..1]		++++Included	<Incl>	TrueFalseIndicator	If there is an overdraft agreement with status 'Active' on the account: 'False'. Otherwise omitted.
2.33	[0..1]		++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	If there is an overdraft agreement with status 'Active' on the account: 'Limit' amount of this agreement. Otherwise omitted.
2.34	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	Currency code and current account balance.
2.35	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	• If there is a debit balance on the account: DBIT. • If there is a zero or credit balance on the account: CRDT.
2.36	[1..1]		+++Date	<Dt>	*DateAndDateTimeChoice*	
	[1..1]		++++Date	<Dt>	ISODate	• For opening balance: date entered by the e-User as 'From date' on the NetBank „Account statement" form. • For closing balance: date entered by the e-User as 'To date' on the NetBank „Account statement" form.
2.43	[1..1]		++TransactionsSummary	<TxsSummry>	*TotalTransactions2*	
2.49	[1..1]		+++TotalCreditEntries	<TtlCdtNtries>	*NumberAndSumOfTransactions1*	
2.51	[1..1]		++++Sum	<Sum>	DecimalNumber	Total aggregate amount of credit entries in the current statement block.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
2.52	[1..1]		+++TotalDebitEntries	<TtlDbtNtries>		
2.54	[1..1]		++++Sum	<Sum>	DecimalNumber	Total aggregate amount of debit entries in the current statement block.
2.76	[0..n]		++Entry	<Ntry>	*ReportEntry2*	
2.78	[1..1]		+++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	
2.79	[1..1]		+++CreditDebitIndicator	<CdtDbtInd>	CreditDebitCode	• For the debit entry: DBIT. • For the credit entry: CRDT.
2.81	[1..1]		+++Status	<Sts>	EntryStatus2Code	BOOK
2.82	[1..1]		+++BookingDate	<BookgDt>	*DateAndDateTimeChoice*	
	[1..1]		++++Date	<Dt>	ISODate	Posting date of the transaction
2.83	[1..1]		+++ValueDate	<ValDt>	*DateAndDateTimeChoice*	
	[1..1]		++++Date	<Dt>	ISODate	Value date of the transaction
2.84	[0..1]		+++AccountServicerReference	<AcctSvcrRef>	Max35Text	Transaction number Salary payments lump-sum view: Omitted.
2.91	[1..1]		+++BankTransactionCode	<BkTxCd>	*BankTransactionCodeStructure4*	
2.92	[1..1]		++++Domain	<Domn>	*BankTransactionCodeStructure5*	
2.93	[1..1]		+++++Code	<Cd>	*ExternalBankTransactionDomain1Code*	ISO Bank Transaction Domain Code
2.94	[1..1]		+++++Family	<Fmly>	*BankTransactionCodeStructure6*	
2.95	[1..1]		++++++Code	<Cd>	ExternalBankTransactionFamily1Code	ISO Bank Transaction Family Code
2.96	[1..1]		++++++SubFamilyCode	<SubFmlyCd>	ExternalBankTransactionSubFamily1Code	ISO Bank Transaction Sub-Family Code
2.135	[1..n]		+++EntryDetails	<NtryDtls>	*EntryDetails1*	
2.142	[0..n]		++++TransactionDetails	<TxDtls>	*EntryTransaction2*	
2.143	[1..1]		+++++References	<Refs>	*TransactionReferences2*	
2.145	[1..1]		++++++AccountServicerReference	<AcctSvcrRef>	Max35Text	Transaction number Salary payments lump-sum view: Omitted.
2.147	[0..1]		++++InstructionIdentification	<InstrId>	Max35Text	In case of payment order, the value from 'Payment order number' field is used. In all other cases the element is omitted.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
2.148	[0..1]		++++++EndToEndIdentification	<EndToEndId>	Max35Text	For SEPA payment orders,if the 'Originator's reference no/E2E' field is filled in, then value from this field. Salary payments lump-sum view: Omitted. In all other cases: NOTPROVIDED.
2.149	[0..1]		++++++TransactionIdentification	<TxId>	Max35Text	If Payment ID is available, this is used Otherwise Transaction number Salary payments lump-sum view: • Salary payment transaction: Master id of the salary payment record. • Salary payment fee transaction: Omitted.
2.156	[0..1]		+++++AmountDetails	<AmtDtls>	*AmountAndCurrencyExchange3*	
	[0..1]		++++++TransactionAmount	<TxAmt>	*AmountAndCurrencyExchangeDetails3*	
	[1..1]		+++++++Amount	<Amt>	ActiveOrHistoricCurrencyAndAmount	Transaction currency and amount. Salary payment transaction lump-sum view: Total amount is calculated considering only those payments in Salary payment batch which are debited on a given value date. Salary payment Fee transaction lump-sum: Total sum of fees taken for all individual salary payment transactions in Salary payment batch on a given value date.
	[0..1]		+++++++CurrencyExchange	<CcyXchg>	*CurrencyExchange5*	
	[1..1]		++++++++SourceCurrency	<SrcCcy>	ActiveOrHistoricCurrencyCode	For FXD type transactions, currency code of the currency sold by the customer. Otherwise omitted.
	[0..1]		++++++++TargetCurrency	<TrgtCcy>	ActiveOrHistoricCurrencyCode	For FXD type transactions, currency code of the currency bought by the customer. Otherwise omitted.
	[0..1]		++++++++UnitCurrency	<UnitCcy>	ActiveOrHistoricCurrencyCode	For FXD type transactions, currency code of the currency in which the exchange rate is expressed. For example, if the exchange rate is 1 EUR = 1.367 USD, then 'EUR'. Otherwise omitted.
	[1..1]		++++++++ExchangeRate	<XchgRate>	BaseOneRate	For FXD type transactions: exchange rate. Otherwise omitted.
2.199	[0..1]		+++++RelatedParties	<RltdPties>	*TransactionParty2*	
2.201	[0..1]		++++++Debtor	<Dbtr>	*PartyIdentification32*	
	[0..1]		+++++++Name	<Nm>	Max140Text	• For incoming payment orders: payer 'Name', as received with the payment message. • In other cases omitted.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
	[0..1]		+++++++PostalAddress	<PstlAdr>	PostalAddress6	
	[0..7]		++++++++AddressLine	<AdrLine>	Max70Text	• For incoming payment orders: Payer 'Address' as received with the payment message. Not displayed in case of INTRA payments. • In other cases omitted.
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	++++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		+++++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Originator's ID' is identifiable as an organisation ID, then value from this field. If LT payment contains value for field 'Payer's code in Beneficiary's information system' on payment order then: • In case 'Payer's code in Beneficiary's information system' identifiable as Organisation then value from this field. In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payment orders: if the 'Originator's ID' is identifiable as an organisation ID, then identification code of the 'Originator's ID. If LT payment contains value for field 'Payer's code in Beneficiary's information system' on payment order then: • In case 'Payer's code in Beneficiary's information system' identifiable as Organisation then identification code value. In all other cases omitted.
	[1..1]	Or}	++++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		+++++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Originator's ID' is identifiable as a private person ID, then value from this field. If LT payment contains value for field 'Payer's code in Beneficiary's information system' from payment order then: • In case 'Payer's code in Beneficiary's information system' identifiable as private person then value from this

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
						field.
						In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	PersonIdentificationScheme-Name1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payment orders: if the 'Originator's ID' is identifiable as a private person ID, then identification code of the 'Originator's ID'.
						If LT payment contains value for field 'Payer's code in Beneficiary's information system' from payment order then:
						• In case 'Payer's code in Beneficiary's information system' identifiable as private person then identification code value
						In all other cases omitted.
2.202	[0..1]		++++++DebtorAccount	<DbtrAcct>	*CashAccount16*	
	[1..1]		+++++++Identification	<Id>	AccountIdentification4Choice	
	[1..1]	{Or	++++++++IBAN	<IBAN>	IBAN2007Identifier	If the payer 'Account no' field is filled in and corresponds to IBAN format, then value from this field.
						In all other cases omitted.
	[1..1]	Or}	++++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++++Identification	<Id>	Max34Text	If the payer 'Account no' field is filled in and does not correspond to IBAN format, then value from this field.
						In all other cases omitted.
2.203	[0..1]		++++++UltimateDebtor	<UltmtDbtr>	*PartyIdentification32*	
	[0..1]		+++++++Name	<Nm>	Max140Text	For payment orders: value from the 'Ultimate debtor's name' field.
						Salary payments lump-sum view: Omitted.
						In all other cases omitted.
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	++++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		+++++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Ultimate debtor's ID' is identifiable as organisation ID, then value from this field.
						Salary payments lump-sum view: Omitted.
						In all other cases omitted.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
	[0..1]		++++++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		++++++++++++Code	<Cd>	Code	For payment orders: if the 'Ultimate debtor's ID' is identifiable as an organisation ID, then identification code of the 'Originator's ID. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[1..1]	Or}	++++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		++++++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Ultimate debtor's ID' is identifiable as private person ID, then value from this field. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	PersonIdentificationScheme-Name1Choice	
	[1..1]		++++++++++++Code	<Cd>	Code	For payment orders: if the 'Ultimate debtor's ID' is identifiable as a private person ID, then identification code of the 'Originator's ID.Salary payments lump-sum view: Omitted. In all other cases omitted.
2.204	[0..1]		++++++Creditor	<Cdtr>	*PartyIdentification32*	

	[0..1]		++++++++Name	<Nm>	Max140Text	• For payment orders: beneficiary's 'Name', as saved for the underlying payment order.
						• Salary payments lump-sum view.
						  - Salary payment transaction from file: Text 'Consolidated payments' is displayed .
						  - Salary payment from manual input: Text 'Consolidated payments' is displayed.
						  - Salary payment fee transaction: Home-bank name
						• In other cases omitted.

	[0..1]		++++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	++++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		++++++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Beneficiary code' is identifiable as an organisation ID, then value from this field. If LT payment contains value for field 'Beneficiary membercode' from payment order

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
						then: • In case 'Beneficiary membercode' identifiable as Organisation then value from this field. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payment orders: if the 'Beneficiary code' is identifiable as an organisation ID, then identification code of the 'Beneficiary code'. If LT payment contains value for field 'Beneficiary membercode' from payment order then: • In case 'Beneficiary membercode' identifiable as Organisation then identification code value. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[1..1]	Or}	++++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		+++++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Beneficiary code' is identifiable as a private person ID, then value from this field. If LT payment contains value for field 'Beneficiary membercode' from payment order: • In case 'Beneficiary membercode' identifiable as private person then value from this field Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	PersonIdentificationScheme-Name1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payment orders: if the 'Beneficiary code' is identifiable as an private person ID, then identification code of the 'Beneficiary code'. If LT payment contains value for field 'Beneficiary membercode' from payment order then • In case 'Beneficiary membercode' identifiable as private person then identification code value. Salary payments lump-sum view: Omitted. In all other cases omitted.
2.205	[0..1]		++++++CreditorAccount	<CdtrAcct>	CashAccount16	

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
	[1..1]		+++++++Identification	<Id>	AccountIdentification4 Choice	
	[1..1]	{Or	++++++++IBAN	<IBAN>	IBAN2007Identifier	For payment orders: if the beneficiary's 'Account no' corresponds to IBAN format, then value from this field. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[1..1]	Or}	++++++++Other	<Othr>	GenericAccountIdentification1	
	[1..1]		+++++++++Identification	<Id>	Max34Text	For payment orders: if the beneficiary's 'Account no' does not correspond to IBAN format, then value from this field. Salary payments lump-sum view: Omitted. In all other cases omitted.
2.206	[0..1]		++++++UltimateCreditor	<UltmtCdtr>	*PartyIdentification32*	
	[0..1]		+++++++Name	<Nm>	Max140Text	For payment orders: value from the 'Ultimate creditor's name' field. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		+++++++Identification	<Id>	Choice Component (Party6Choice)	
	[1..1]	{Or	++++++++OrganisationIdentification	<OrgId>	OrganisationIdentification4	
	[0..n]		+++++++++Other	<Othr>	GenericOrganisationIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Ultimate creditor's ID' is identifiable as organisation ID, then value from this field. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	OrganisationIdentificationSchemeName1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payments: if the 'Ultimate creditor's ID' is identifiable as an organisation ID, then identification code of the 'Beneficiary code'.Salary payments lump-sum view: Omitted. In all other cases omitted.
	[1..1]	Or}	++++++++PrivateIdentification	<PrvtId>	PersonIdentification5	
	[0..n]		+++++++++Other	<Othr>	GenericPersonIdentification1	
	[1..1]		++++++++++Identification	<Id>	Max35Text	For payment orders: if the 'Ultimate creditor's ID' is identifiable as private person ID, then value from this field. Salary payments lump-sum view: Omitted.

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
						In all other cases omitted.
	[0..1]		++++++++++SchemeName	<SchmeNm>	PersonIdentificationScheme-Name1Choice	
	[1..1]		+++++++++++Code	<Cd>	Code	For payments: if the 'Ultimate creditor's ID' is identifiable as a private person ID, then identification code of the 'Beneficiary code'. Salary payments lump-sum view: Omitted. In all other cases omitted.
2.211	[0..1]		+++++RelatedAgents	<RltdAgts>	*TransactionAgents2*	
2.212	[0..1]		++++++DebtorAgent	<DbtrAgt>	*BranchAndFinancialInstitutionIdentification4*	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	*Component (FinancialInstitutionIdentification7)*	
	[0..1]		++++++++BIC	<BIC>	BIC Identifier	For payments: payer's bank's 'SWIFT', as received with the payment message. In all other cases omitted.
	[0..1]		++++++++Name	<Nm>	Max140Text	For payments: payer's bank's name, as received with the payment message or derived from payer bank's 'SWIFT'. In all other cases omitted.
2.213	[0..1]		++++++CreditorAgent	<CdtrAgt>	*BranchAndFinancialInstitutionIdentification4*	
	[1..1]		+++++++FinancialInstitutionIdentification	<FinInstnId>	Component (FinancialInstitutionIdentification7)	
	[0..1]		++++++++BIC	<BIC>	BIC Identifier	For payments: beneficiary's banks 'SWIFT', as saved for the payment order. Salary payments lump-sum view: Omitted. In all other cases omitted.
	[0..1]		++++++++Name	<Nm>	Max140Text	For payments: beneficiary's banks name, as saved for the payment order. Salary payments lump-sum view: Omitted. In all other cases omitted.
2.234	[0..1]		+++++RemittanceInformation	<RmtInf>	RemittanceInformation5	
2.235	[0..n]		++++++Unstructured	<Ustrd>	Max140Text	• For payment orders: contents of the 'Explanation' field as saved for the payment order. • Salary payment lump-sum view: - Salary payment transaction from file: Salaries. - Salary payment transaction from

Index	Mult.	OR	Message Item	<XML Tag>	Type	BankSyst usage rules
						manual input: Value from field 'Details' of Salary payment master record.
						- Salary payments fees: Text 'Summarised charge for consolidated payment (<no. of payments>x<charge per payment> CCY) <Master id>.
2.236	[0..n]		++++++Structured	<Strd>	StructuredRemittanceInformation7	
2.256	[0..n]		+++++++CreditorReferenceInformation	<CdtrRefInf>		
2.262	[0..1]		++++++++Reference	<Ref>	Text	For payment orders: value from the 'Reference number' field, as saved for the payment order. Salary payments lump-sum view: Omitted In all other case omitted.

4. EXAMPLES

pain.001.001.03

```
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