

Corporate Access Account Reporting Message Implementation Guidelines

camt.054.001.02 – Credit Notification

BankToCustomerDebitCreditNotificationV02

This Message Implementation Guideline includes description of Credit entries covering Nordea accounts in Denmark, Finland, Norway and Sweden and is expected to be launched to the market during Q3 2019 for Norway & Sweden followed by Finland and Denmark as announced by Nordea.

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1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in a credit notification message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO 20022 camt.054.001.02 BankToCustomerDebitCreditNotification and Common Global Implementation - Market Practice (CGI-MP) recommendations, which are available at: [CGI-MP link](#)

Note: This document may be subject for future changes and will in those cases be duly informed by Nordea.

2. About Corporate Access

Corporate Access is Nordea’s file-based Cash Management solution. The service enables Nordea’s customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as for example salaries, pension, urgent and cross-border/cross-currency payments (pain.001.001.03) from accounts in all the countries in the Nordic region. In return, the customer will receive status reports (pain.002.001.02) and debit notifications (camt.054.001.02). The solution includes the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest). Nordea will as a response to a camt.055.001.01 send a pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

In addition, Nordea offers a credit notification (camt.054.001.02), covering all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. This credit notification will provide detailed information about received credit transactions to an account owner or to a party authorised by the account owner to receive the message.

Simultaneously with the release of credit notification Nordea provides customers with the BankToCustomer-Statement message (camt.053.001.02) including all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. It can be used to inform the account owner, or authorised party, of single or multiple credit and debit entries reported to the account.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the statement. Nordea uses the standard codes according to ISO. Appendix 1, which is included to this document, provides further details.

4. Types of transactions included

Denmark

- Reference (FIK) payments (Transfer form type 71 and 75)
- Non-reference payments (Transfer form type 73)
- Domestic credit transfers (Non-reference payments)
- Domestic credit transfers (RF Creditor reference payments)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Intercompany
- MobilePay
- Easy Account
- Lockbox
- Point of Sale (Card transaction)

Finland

- Reference (SEPA) payments (Account to Account)
- Non-reference (SEPA) payment (Account to Account)
- Direct payment (Account to Account)
- SEPA Direct Debit
- Cross-border (currency) payments
- Internal cash pool transactions
- Intercompany
- Lockbox

Norway

- Reference (KID) payments (Nets settlement)
- Structured invoice payments (Nets settlement)
- Payments with advice (Nets settlement)
- Giro payments (Nets settlement)
- Autogiro (Nets settlement)
- Domestic credit transfers (Non-reference payments)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Intercompany
- Domestic SWIFT payments
- Lockbox Note: Only single booked
- Point of Sale (Card transaction) Note: Only lump-sum information reported

Sweden

- PlusGiro payments (incl. OCR payments)
- Bankgiro payments (incl. OCR payments)
- Domestic Credit Transfers
- Domestic Instant payments (Swish)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Lockbox

5. Nordea usage of the ISO 20022 format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Statement, Entry and TransactionDetails information. One file will only contain one Message. A message sent by Nordea will in the first release contain credit notifications for one account as agreed under the Corporate Cash Management agreement with Nordea. Each credit notification will include one or more Entries whereas, dependent on booking rules applied by Nordea, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as “Mandatory” by ISO 20022 for camt.054.001.02 are included in Nordea’s *Corporate Access Credit Notification* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not used by the service are not included in this MIG, even if they are included in the “ISO 20022 Message Definition Report” or in the “CGI-MP Implementation Guide for ISO 20022 BankToCustomerDebitCreditNotification”. This is to enable a smooth introduction of the service for potential users.

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

| ISO Index | Structural sequence | Or | camt.053.001.02 – Account Statement Message Item | XMLTag | Mult. | Type | Nordea Use | Nordea comment |
|-----------|---------------------|----|--------------------------------------------------|--------|-------|------|------------|----------------|
|-----------|---------------------|----|--------------------------------------------------|--------|-------|------|------------|----------------|

ISO Index No = Reference number that refers to the related description in the “ISO 20022 Message Definition Report”

Structural sequence = Informs about which level a specific field is placed within the XML structure

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

Message Item = Refers to the actual tag name in ISO 20022, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

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

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

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

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

| Data Type | Type | ISO Index | Example |
|------------|--------------------|-----------|--------------------------------|
| Identifier | PartyId32 | 1.8 | SALES COMPANY PARTY |
| Code | PaymentMethod3Code | 2.2 | TRF = Credit Transfer |
| Text | Max35Text | 2.1 | AA22BB11 |
| Rate | Rate | 2.48 | 10.99999 |
| Date Time | ISODateTime | 1.2 | 2015-07-21T05:32:31Z |
| Amount | DecimalNumber | 2.5 | 99999.99 |
| Indicator | Indicator | 2.3 | true = Batch booking requested |

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO 20022 uses the classification “1..n” as mandatory and “0..n” for optional usage. Nordea uses a slightly more gradient classification, such as:

| Attribute | | |
|-----------|--------------|-----------------------------------------------------------------------|
| Code | Terminology | Definition |
| R | Required | Mandatory by ISO 20022 or Required by CGI-MP. |
| XOR | eXclusive Or | Select either field, but not both |
| C | Conditional | Dependent upon certain conditions <i>or</i> optional to use by Nordea |

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO 20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access File Transfer* at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.054.001.02 is available on the ISO 20022 website: [\(Link\)](#)

6. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition December 2009 [\(Link\)](#)
camt.054.001.02 - BankToCustomerDebitCreditNotificationV02

7. Guidelines

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|----------------------------------------------------|-----------------------------|--------|---------------------------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | - | | BankToCustomerDebitCreditNotification | <BkToCstmrD- btCdtNfctn> | | | | |
| 1.0 | + | | GroupHeader | <GrpHdr> | [1..1] | GroupHeader42 | R | Message root, identifying message type |
| 1.1 | ++ | | MessageIdentification | <MsgId> | [1..1] | Max35Text | R | Identification created by Nordea and will be unique for min. 90 calendar days. |
| 1.2 | ++ | | CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | R | Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31Z |
| 1.3 | ++ | | MessageRecipient | <MsgRcpt> | [0..1] | PartyIdentification32 | R | This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be reported. |
| 9.1.12 | +++ | | Identification | <Id> | [0..1] | Party6Choice | R | |
| 9.1.13 | ++++ | | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | R | |
| 9.1.14 | +++++ | | BICOrBEI | <BICOrBEI> | [0..1] | Identifier | C | Code allocated to organisations by the ISO9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea |
| 9.1.15 | +++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |
| 9.1.16 | +++++ | | Identification | <Id> | [1..1] | Max35Text | R | Customer identification with code CUST, as assigned by Nordea (Service Id), will be reported. Code BANK will always be reported (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment. |
| 9.1.17 | +++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|----------------------------------------------------|------------|--------|----------------------------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.18 | ++++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used codes: BANK BankPartyIdentification (Nordea) CUST Customer number |
| 1.5 | ++ | | AdditionalInformation | <AddtlInf> | [0..1] | Max500Text | C | Used code: /CRED/ - Notification with Credit entries only |
| 2.0 | + | | Notification | <Ntfctn> | [1..n] | AccountNotification2 | R | Each notification contains one account. |
| 2.1 | ++ | | Identification | <Id> | [1..1] | Max35Text | R | Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. Unique at Nordea for min. 90 calendar days. Note: Nordea will use date/time (i.e. YYYYMMDDHHMMSS), currency and last four (4 digits) of the reported account. |
| 2.4 | ++ | | CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | R | Date and time at which the notification was created. Expressed using UTC designator [Z] with or without offset. Example: 2015-07-21T05:32:31Z |
| 2.10 | ++ | | Account | <Acct> | [1..1] | CashAccount20 | R | Customers can choose to have the account number reported as IBAN or BBAN. Based on CCM Agreement |
| 1.2.0 | +++ | | Identification | <Id> | [1..1] | AccountIdentification4Choice | R | |
| 1.2.1 | ++++ | {Or | IBAN | <IBAN> | [1..1] | IBAN2007Identifier | XOR | |
| 1.2.2 | ++++ | Or} | Other | <Othr> | [1..1] | GenericAccountIdentification1 | XOR | |
| 1.2.3 | +++++ | | Identification | <Id> | [1..1] | Max34Text | R | |
| 1.2.4 | +++++ | | SchemeName | <SchmeNm> | [0..1] | AccountSchemeName1Choice | C | |
| 1.2.5 | +++++ | | Code | <Cd> | [1..1] | ExternalAccountIdentification1Code | R | Used code: BBAN |
| 1.2.11 | +++ | | Currency | <Ccy> | [0..1] | ActiveOrHistoricCurrencyCode | R | |
| 1.2.13 | +++ | | Owner | <Ownr> | [0..1] | PartyIdentification32 | R | Party that legally owns the account will always be reported. |
| 1.2.14 | ++++ | | Name | <Nm> | [0..1] | Max140Text | R | |
| 1.2.56 | +++ | | Servicer | <Svcr> | [0..1] | BranchAndFinancialInstitutionIdentification4 | R | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|----------------------------------------------------|----------------|--------|-------------------------------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.2.57 | ++++ | | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | FinancialInstitutionIdentification7 | R | |
| 1.2.58 | +++++ | | BIC | <BIC> | [0..1] | BICIdentifier | R | Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS |
| 1.2.59 | +++++ | | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | ClearingSystemMemberIdentification2 | C | Only used for Sweden. Will always be reported for Swedish accounts. |
| 1.2.60 | +++++ | | ClearingSystemIdentification | <ClrSysId> | [0..1] | ClearingSystemIdentification2Choice | R | |
| 1.2.61 | +++++ | | Code | <Cd> | [1..1] | ExternalClearingSystemIdentification1Code | R | Used code: SESBA Swedish Bankers Association |
| 1.2.63 | +++++ | | MemberIdentification | <Mmbld> | [1..1] | Max35Text | R | Branch number 9960 will always be used for Nordea Sweden accounts |
| 1.2.65 | +++++ | | PostalAddress | <PstAdr> | [0..1] | PostalAddress6 | R | |
| 1.2.74 | +++++ | | Country | <Ctry> | [0..1] | CountryCode | R | Used codes: DK = Denmark FI = Finland NO = Norway SE = Sweden |
| 2.56 | ++ | | Entry | <Ntry> | [0..n] | ReportEntry2 | R | Set of elements reported to specify an entry in the notification. |
| 2.57 | +++ | | EntryReference | <NtryRef> | [0..1] | Max35Text | R | Increased by one (1) for each entry. |
| 2.58 | +++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyAndAmount | R | Posted amount in the currency of the account reported and is the total of one or many entry details. Note: Zero amount, i.e. "0.00" may occur. |
| 2.59 | +++ | | CreditDebitIndicator | <CdtDbtInd> | [1..1] | CreditDebitCode | R | Used codes: CRDT Credit DBIT Debit (Only Finland) |
| 2.60 | +++ | | ReversalIndicator | <RvslInd> | [0..1] | TrueFalseIndicator | C | Finland: Will be reported, if available. If <CdtDbtInd> is "DBIT" and <RvslInd> is "true" the original entry was a credit. Used code: true Correction |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|----------------------------------------------------|---------------|--------|---------------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------|
| 2.61 | +++ | | Status | <Sts> | [1..1] | EntryStatus2Code | R | Used code: BOOK Booked |
| 2.62 | +++ | | BookingDate | <BookDt> | [0..1] | DateAndDateTimeChoice | R | Booking date will always be reported. |
| 4.1.0 | ++++ | | Date | <Dt> | [1..1] | ISODate | R | |
| 2.63 | +++ | | ValueDate | <ValDt> | [0..1] | DateAndDateTimeChoice | R | Value date will always be reported. |
| 4.1.0 | ++++ | | Date | <Dt> | [1..1] | ISODate | R | |
| 2.64 | +++ | | AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | C | Will always be reported. Denmark: Will be reported when available. |
| 2.71 | +++ | | BankTransactionCode | <BkTxCd> | [1..1] | BankTransactionCodeStructure4 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.72 | ++++ | | Domain | <Domn> | [0..1] | BankTransactionCodeStructure5 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.73 | +++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionDomain1Code | R | |
| 2.74 | +++++ | | Family | <Fmly> | [1..1] | BankTransactionCodeStructure6 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.75 | +++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionFamily1Code | R | |
| 2.76 | +++++ | | SubFamilyCode | <SubFmlyCd> | [1..1] | ExternalBankTransactionSubFamily1Code | R | |
| 2.115 | +++ | | EntryDetails | <NtryDtls> | [0..n] | EntryDetails1 | R | Set of elements reported to provide details on the entry. |
| 2.122 | ++++ | | TransactionDetails | <TxDtls> | [0..n] | EntryTransaction2 | R | Set of elements reported to provide information on the underlying transaction(s). |
| 2.123 | +++++ | | References | <Refs> | [0..1] | TransactionReferences2 | C | |
| 2.125 | +++++ | | AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | C | Will always be reported. Denmark: Will be reported when available. |
| 2.128 | +++++ | | EndToEndIdentification | <EndToEndId> | [0..1] | Max35Text | C | Will be reported if provided by originators bank. |
| 2.129 | +++++ | | TransactionIdentification | <TxId> | [0..1] | Max35Text | C | Sweden: If image information file is used this reference will point at a specific image reported for the transaction. |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|-------------------------------------------------------|----------------|--------|------------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.133 | +++++ | | Proprietary | <Prtry> | [0..1] | ProprietaryReference1 | C | Denmark & Sweden: Will be reported for card (acquiring) transactions Finland: Not used Norway: Will be reported for "BankAxept" cards Note: Specification of included transactions will be reported by external provider. |
| 2.134 | +++++ | | Type | <Tp> | [1..1] | Max35Text | R | Always "OTHR" |
| 2.135 | +++++ | | Reference | <Ref> | [1..1] | Max35Text | R | POS system reference/identification |
| 2.136 | ++++ | | AmountDetails | <AmtDtls> | [0..1] | AmountAndCurrencyExchange3 | R | |
| 2.1.0 | +++++ | | InstructedAmount | <InstdAmt> | [0..1] | AmountAndCurrencyExchangeDetails3 | C | Only used for international payments. |
| 2.1.1 | +++++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyAndAmount | R | |
| 2.1.9 | +++++ | | TransactionAmount | <TxAmt> | [0..1] | AmountAndCurrencyExchangeDetails3 | R | Will always be reported. Note: Zero amount, i.e. "0.00" may occur. |
| 2.1.10 | +++++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyAndAmount | R | |
| 2.1.11 | +++++ | | CurrencyExchange | <CcyXchg> | [0..1] | CurrencyExchange5 | C | |
| 2.1.12 | +++++ | | SourceCurrency | <SrcCcy> | [1..1] | ActiveOrHistoricCurrencyCode | R | |
| 2.1.13 | +++++ | | TargetCurrency | <TrgtCcy> | [0..1] | ActiveOrHistoricCurrencyCode | C | |
| 2.1.14 | +++++ | | UnitCurrency | <UnitCcy> | [0..1] | ActiveOrHistoricCurrencyCode | C | |
| 2.1.15 | +++++ | | ExchangeRate | <XchgRate> | [1..1] | BaseOneRate | R | Exchange rate will be reported with maximum 8 digits including 4 decimals. Nordea will currently report currency exchange rate as expressed by the local country, i.e. against currency base denomination "1" or "100". |
| 2.1.36 | +++++ | | ProprietaryAmount | <PrtryAmt> | [0..n] | AmountAndCurrency-ExchangeDetails3 | C | Only reported for international payments. |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|----------------------------------------------------|----------------|--------|---------------------------------------|--------------|---------------------------------------------------------------------------------------------|
| 2.1.37 | +++++++ | | Type | <Tp> | [1..1] | Max35Text | R | Used code: IBS Interbank Settlement Amount |
| 2.1.38 | +++++++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyAndAmount | R | The amount transferred between the Debtor-Bank and the CreditorBank. |
| 2.143 | +++++ | | BankTransactionCode | <BkTxCd> | [0..1] | BankTransactionCodeStructure4 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.144 | +++++ | | Domain | <Domn> | [0..1] | BankTransactionCodeStructure5 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.145 | +++++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionDomain1Code | R | |
| 2.146 | +++++++ | | Family | <Fmly> | [1..1] | BankTransactionCodeStructure6 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.147 | +++++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionFamily1Code | R | |
| 2.148 | +++++++ | | SubFamilyCode | <SubFmlyCd> | [1..1] | ExternalBankTransactionSubFamily1Code | R | |
| 2.179 | +++++ | | RelatedParties | <RltdPties> | [0..1] | TransactionParty2 | C | |
| 2.181 | +++++ | | Debtor | <Dbtr> | [0..1] | PartyIdentification32 | C | Will be reported if provided by originators bank |
| 9.1.0 | +++++++ | | Name | <Nm> | [0..1] | Max140Text | C | |
| 9.1.1 | +++++++ | | PostalAddress | <PstAdr> | [0..1] | PostalAddress6 | C | One instance of structured or unstructured address reported if provided by originators bank |
| 9.1.5 | +++++++ | | StreetName | <StrtNm> | [0..1] | Max70Text | C | BuildingNumber included in StreetName. |
| 9.1.7 | +++++++ | | PostCode | <PstCd> | [0..1] | Max16Text | C | |
| 9.1.8 | +++++++ | | TownName | <TwnNm> | [0..1] | Max35Text | C | |
| 9.1.10 | +++++++ | | Country | <Ctry> | [0..1] | CountryCode | C | |
| 9.1.11 | +++++++ | | AddressLine | <AdrLine> | [0..7] | Max70Text | C | |
| 9.1.12 | +++++++ | | Identification | <Id> | [0..1] | Party6Choice | C | Will be reported if provided by originators bank |
| 9.1.13 | +++++++ | | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | R | |
| 9.1.15 | +++++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|-------------------------------------------------------|-------------|--------|---------------------------------------------|--------------|----------------------------------------------------------------------------------------------|
| 9.1.16 | +++++++ | | Identification | <Id> | [1..1] | Max35Text | R | |
| 9.1.17 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 9.1.18 | +++++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used code: CUST CustomerNumber |
| 2.182 | +++++ | | DebtorAccount | <DbtrAcct> | [0..1] | CashAccount16 | C | Will be reported when possible and allowed. |
| 1.1.0 | +++++ | | Identification | <Id> | [1..1] | AccountIdentification4Choice | R | |
| 1.1.1 | +++++ | {Or | IBAN | <IBAN> | [1..1] | IBAN2007Identifier | XOR | Only reported in Norway |
| 1.1.2 | +++++ | Or} | Other | <Othr> | [1..1] | GenericAccountIdentification1 | R | |
| 1.1.3 | +++++++ | | Identification | <Id> | [1..1] | Max34Text | R | |
| 1.1.4 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | AccountSchemeName1Choice | C | |
| 1.1.6 | +++++++ | | Proprietary | <Prtry> | [1..1] | Max35Text | XOR | Used codes: BGNR BankGiro Number (SE) MOBNR Mobile payments/Swish (SE) |
| 2.183 | +++++ | | UltimateDebtor | <UltmtDbtr> | [0..1] | PartyIdentification32 | C | Will be reported if made available by Originators bank. Sweden: Not reported |
| 9.1.0 | +++++ | | Name | <Nm> | [0..1] | Max140Text | C | |
| 9.1.1 | +++++ | | PostalAddress | <PstAdr> | [0..1] | PostalAddress6 | C | One instance of structured or unstructured address reported if provided by originators bank. |
| 9.1.5 | +++++ | | StreetName | <StrtNm> | [0..1] | Max70Text | C | BuildingNumber included in StreetName. |
| 9.1.7 | +++++ | | PostCode | <PstCd> | [0..1] | Max16Text | C | |
| 9.1.8 | +++++ | | TownName | <TwnNm> | [0..1] | Max35Text | C | |
| 9.1.10 | +++++ | | Country | <Ctry> | [0..1] | CountryCode | C | |
| 9.1.11 | +++++ | | AddressLine | <AdrLine> | [0..7] | Max70Text | C | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|----------------------------------------------------|------------|--------|---------------------------------------------|--------------|---------------------------------------------------|
| 9.1.12 | +++++++ | | Identification | <Id> | [0..1] | Party6Choice | C | Used for SEPA payments. |
| 9.1.13 | +++++++ | | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | R | |
| 9.1.15 | +++++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |
| 9.1.16 | +++++++ | | Identification | <Id> | [1..1] | Max35Text | R | |
| 9.1.17 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 9.1.18 | +++++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used code: CUST CustomerNumber |
| 2.184 | +++++ | | Creditor | <Cdtr> | [0..1] | PartyIdentification32 | C | Will be reported if provided by Originators bank. |
| 9.1.0 | +++++++ | | Name | <Nm> | [0..1] | Max140Text | C | |
| 9.1.12 | +++++++ | | Identification | <Id> | [0..1] | Party6Choice | C | Used for SEPA payments. |
| 9.1.13 | +++++++ | | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | R | |
| 9.1.15 | +++++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |
| 9.1.16 | +++++++ | | Identification | <Id> | [1..1] | Max35Text | R | |
| 9.1.17 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 9.1.18 | +++++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used code: CUST CustomerNumber |
| 2.185 | +++++ | | CreditorAccount | <CdtrAcct> | [0..1] | CashAccount16 | C | |
| 1.1.0 | +++++++ | | Identification | <Id> | [1..1] | AccountIdentification4Choice | R | |
| 1.1.1 | +++++++ | {Or | IBAN | <IBAN> | [1..1] | IBAN2007Identifier | XOR | |
| 1.1.2 | +++++++ | Or} | Other | <Othr> | [1..1] | GenericAccountIdentification1 | XOR | |
| 1.1.3 | +++++++ | | Identification | <Id> | [1..1] | Max34Text | R | |
| 1.1.4 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | AccountSchemeName1Choice | C | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|------|-------------------------------------------------------|--------------|--------|----------------------------------------------|--------------|----------------------------------------------------------------------------------|
| 1.1.5 | +++++ | {{Or | Code | <Cd> | [1..1] | ExternalAccountIdentification1Code | XOR | Used code: BBAN |
| 1.1.6 | +++++ | Or}} | Proprietary | <Prtry> | [1..1] | Max35Text | XOR | Used codes: BGNR BankGiro Number (SE) OCR Nets Creditor Number (DK) |
| 2.186 | +++++ | | UltimateCreditor | <UltmtCdtr> | [0..1] | PartyIdentification32 | C | Will be reported if provided by Originators bank. |
| 9.1.0 | +++++ | | Name | <Nm> | [0..1] | Max140Text | C | |
| 9.1.12 | +++++ | | Identification | <Id> | [0..1] | Party6Choice | C | Used for SEPA payments. |
| 9.1.13 | +++++ | | OrganisationIdentification | <Orgld> | [1..1] | OrganisationIdentification4 | C | |
| 9.1.15 | +++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |
| 9.1.16 | +++++ | | Identification | <Id> | [1..1] | Max35Text | R | |
| 9.1.17 | +++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 9.1.18 | +++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used code: CUST CustomerNumber |
| 2.191 | +++++ | | RelatedAgents | <RltdAgts> | [0..1] | TransactionAgents2 | C | |
| 2.192 | +++++ | | DebtorAgent | <DbtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification4 | C | Will be reported if available. Sweden: Not reported |
| 6.1.0 | +++++ | | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | FinancialInstitutionIdentification7 | R | |
| 6.1.1 | +++++ | | BIC | <BIC> | [0..1] | BICIdentifier | R | |
| 6.1.8 | +++++ | | PostalAddress | <PstlAdr> | [0..1] | PostalAddress6 | R | |
| 6.1.17 | +++++ | | Country | <Ctry> | [0..1] | CountryCode | R | |
| 2.194 | +++++ | | IntermediaryAgent1 | <IntrmyAgt1> | [0..1] | BranchAndFinancialInstitutionIdentification4 | C | Will be reported if available. Sweden: Not reported |
| 6.1.0 | +++++ | | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | FinancialInstitutionIdentification7 | R | |
| 6.1.1 | +++++ | | BIC | <BIC> | [0..1] | BICIdentifier | R | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|----------------------------------------------------|------------------------|--------|-----------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.206 | +++++ | Or} | Proprietary | <Prtry> | [1..1] | Max35Text | XOR | Denmark: Only reported for domestic credit transfers. Norway: Only reported for payments when no advice is to be sent. Sweden: Only reported for "Credit transfer". |
| 2.214 | +++++ | | RemittanceInformation | <RmtInf> | [0..1] | RemittanceInformation5 | C | Denmark, Finland and Sweden: Both <Ustrd> and <Strd> may be reported. |
| 2.215 | +++++ | | Unstructured | <Ustrd> | [0..n] | Max140Text | C | Sweden: For usage, please see <AdditionalRemittanceInformation>. |
| 2.216 | +++++ | | Structured | <Strd> | [0..n] | StructuredRemittanceInformation7 | C | Denmark: One instance only. |
| 2.217 | +++++ | | ReferredDocumentInformation | <RfrdDocInf> | [0..n] | ReferredDocumentInformation3 | C | |
| 2.218 | +++++ | | Type | <Tp> | [0..1] | ReferredDocumentType2 | R | |
| 2.219 | +++++ | | CodeOrProprietary | <CdOrPrtry> | [1..1] | ReferredDocumentType1Choice | R | |
| 2.220 | +++++ | | Code | <Cd> | [1..1] | DocumentType5Code | R | Used codes: CINV Commercial Invoice CREN CreditNote |
| 2.223 | +++++ | | Number | <Nb> | [0..1] | Max35Text | C | Will be reported if available. |
| 2.224 | +++++ | | RelatedDate | <RltdDt> | [0..1] | ISODate | C | Norway: Will be reported if available Denmark, Finland and Sweden: Not used |
| 2.225 | +++++ | | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | RemittanceAmount1 | C | Will always be reported if available. |
| 2.228 | +++++ | | CreditNoteAmount | <Cdt-NoteAmtCcy="AAA"> | [0..1] | ActiveOrHistoricCurrencyAndAmount | C | Will be reported together with code CREN or SCOR. |
| 2.235 | +++++ | | RemittedAmount | <RmtdAmtCcy="AAA"> | [0..1] | ActiveOrHistoricCurrencyAndAmount | C | Will be reported together with code CINV or SCOR. |
| 2.236 | +++++ | | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | CreditorReferenceInformation2 | C | |
| 2.237 | +++++ | | Type | <Tp> | [0..1] | CreditorReferenceType2 | R | |
| 2.238 | +++++ | | CodeOrProprietary | <CdOrPrtry> | [1..1] | CreditorReferenceType1Choice | R | |

| ISO Index | Structural sequence | Or | camt.054.001.02 - Credit notification Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|-------------------------------------------------------|---------------|--------|-------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2.239 | +++++++ | | Code | <Cd> | [1..1] | DocumentType3Code | R | Used code: SCOR StructuredCommunicationReference |
| 2.241 | +++++++ | | Issuer | <lssr> | [0..1] | Max35Text | C | Used code: ISO International Standardisation Organisation - reserved for ISO 11649 international RF creditor reference. |
| 2.242 | +++++++ | | Reference | <Ref> | [0..1] | Max35Text | R | Denmark: For payment via "Transfer form" the form type is given in position 1 and 2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref>. |
| 2.245 | +++++ | | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | Max140Text | C | Sweden: Will be reported when additional reference information related to Document Number available. If information exceeds number of allowed characters the first 7 characters will consist of "/USTRD/" followed by the text "More information provided in Unstructured" and all additional information will be reported in <Unstructured>. |
| 2.246 | ++++ | | RelatedDates | <RltdDts> | [0..1] | TransactionDates2 | C | Used for interest calculation/reporting. Finland: Will be reported if available. |
| 2.247 | +++++ | | AcceptanceDateTime | <AcptncDtTm> | [0..1] | ISODateTime | C | Finland: Will be reported if available. |

8. Appendix 1 – Bank Transaction Codes – Credit entries

8.1 Credit Notification – Batch booking entries – Entry level ¹

In case batch (lump-sum) booking applies by Nordea (valid for Domain “Payments”) the following Bank Transaction codes applies on Entry level. If an Entry cannot be defined both “Family” and “Sub-family” with code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|-----------------|---------------------------|----------------------------------------------------|--------|--------|------------|---------|---------|--------|--------|
| Extended Domain | Not Available | Not Available | XTND | NTAV | NTAV | Y | Y | Y | Y |
| Payments | Not Available | Not Available | PMNT | NTAV | NTAV | Y | Y | Y | Y |
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN | | | Y | |
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | Y | | Y | |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | | | Y | |
| Payments | Received Credit Transfers | Not Available | PMNT | RCDT | NTAV | | | | Y |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD | | | Y | |

8.1.1 Bank Transaction codes on EntryDetail level when part of a batch booking

When BTC code **PMNT-RCDT-ATXN** used on Entry level

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|---------------------------|-----------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN | | | Y | |

When BTC code **PMNT-RCDT-DMCT** used on Entry level

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|---------------------------|--------------------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | | | Y | |

¹ Nordea’s Bank Transaction Codes are subject for changes and will be announced by Nordea when such changes will occur

When BTC code **PMNT-RCDT-NTAV** used on Entry level

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|-------------------------------------|----------------------------------------------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Credit Transfers | Automatic Transfer | PMNT | RCDT | AUTT | | | | Y |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | | | | Y |
| Payments | Lockbox Transactions | Deposit | PMNT | LBOX | LBDP | | | | Y |
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | | | | Y |
| Payments | Issued Credit Transfers | Cross-Border Credit Transfer | PMNT | RCDT | XBCT | | | | Y |
| Payments | Received Credit Transfers | SEPA Credit Transfer | PMNT | RCDT | ESCT | | | Y | Y |
| Payments | Received Real-Time Credit Transfers | ACH Credit | PMNT | RRCT | ACDT | | | | Y |

When BTC code **PMNT-RCDT-VCOM** used on Entry level

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|---------------------------|----------------------------------------------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | Y | | Y | |

When BTC code **PMNT-RDDT-PMDD** used on Entry level

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|------------------------|--------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD | | | Y | |

8.2 Credit Notification – Single booking entries - Entry level and Entry Detail/Transaction level ¹

When single booking applies by Nordea then the below Bank Transaction Code will be used on both Entry and Entry Detail/Transaction level. If an Entry Detail/Transaction cannot be defined “Sub-family” code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|-----------------|----------------------------|------------------------------------------|--------|--------|------------|---------|---------|--------|--------|
| Cash Management | Account Balancing | Sweeping | CAMT | ACCB | SWEP | Y | Y | Y | |
| Cash Management | Account Balancing | Topping | CAMT | ACCB | TOPG | Y | Y | Y | |
| Cash Management | Account Balancing | Zero Balancing | CAMT | ACCB | ZABA | Y | Y | Y | |
| Extended Domain | Not Available | Not Available | XTND | NTAV | NTAV | Y | Y | Y | Y |
| Payments | Counter Transactions | Cash Deposit | PMNT | CNTR | CDPT | | Y | | |
| Payments | Customer Card Transactions | Credit Card Payment | PMNT | CCRD | POSC | Y | | | |
| Payments | Customer Card Transactions | Point-of-Sale (POS) Payment - Debit Card | PMNT | CCRD | POSD | Y | | Y | |

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|------------------------------------------|----------------------------------------------------|--------|--------|------------|---------|---------|--------|--------|
| Payments | Issued Direct Debits | SEPA B2B Direct Debit | PMNT | IDDT | BBDD | | Y | | |
| Payments | Issued Direct Debits | SEPA Core Direct Debit | PMNT | IDDT | ESDD | | Y | | |
| Payments | Lockbox Transactions | Deposit | PMNT | LBOX | LBDP | Y | Y | Y | Y |
| Payments | Lockbox Transactions | Not Available | PMNT | LBOX | NTAV | | Y | | |
| Payments | Received Cash Concentration Transactions | ACH Concentration | PMNT | RCCN | ACON | | | Y | |
| Payments | Received Cash Concentration Transactions | Corporate Own Account Transfer | PMNT | RCCN | COAT | Y | Y | Y | |
| Payments | Received Cash Concentration Transactions | Cross-Border Intra Company Transfer | PMNT | RCCN | XICT | | Y | Y | |
| Payments | Received Cash Concentration Transactions | Intra Company Transfer | PMNT | RCCN | ICCT | | Y | | |
| Payments | Received Credit Transfers | ACH Credit | PMNT | RCDT | ACDT | | | Y | |
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN | | | Y | |
| Payments | Received Credit Transfers | Automatic Transfer | PMNT | RCDT | AUTT | | Y | | Y |
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | Y | | Y | Y |
| Payments | Received Credit Transfers | Cross-Border Credit Transfer | PMNT | RCDT | XBCT | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | Y | | Y | Y |
| Payments | Received Credit Transfers | Not Available | PMNT | RCDT | NTAV | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Priority Credit Transfer | PMNT | RCDT | PRCT | | Y | | |
| Payments | Received Credit Transfers | SEPA Credit Transfer | PMNT | RCDT | ESCT | | Y | | Y |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD | | | Y | |
| Payments | Received Real-Time Credit Transfers | ACH Credit | PMNT | RRCT | ACDT | | | | Y |
| Payments | Received Real-Time Credit Transfers | Domestic Credit Transfer | PMNT | RRCT | DMCT | Y | | | |