

Corporate Access Payables
Message Implementation Guidelines

camt.054.001.02 – Debit Notification
BankToCustomerDebitCreditNotificationV02

These Message Implementation Guidelines only include a description of Debit entries.

MIG version: 1.2
Date: 01/10/2016

A dark blue rounded rectangle containing the text "CORPORATE ACCESS". "CORPORATE" is in white uppercase letters, and "ACCESS" is in a larger, bold orange uppercase font.

CORPORATE
ACCESS

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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 debit advice 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 ISO20022 camt.054.001.02 BankToCustomerDebitCreditNotification and Common Global Implementation (CGI) recommendations, which are available at: [CGI link](#)

2. About Corporate Access Payables

Corporate Access Payables is Nordea’s file-based payment solution. The service will, in its first releases, enable Nordea’s customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as salaries, pension, urgent and cross-border/cross-currency payments from accounts in all the countries in the Nordic and Baltic region. In return, the customer will receive status reports and debit advice. Financial, commercial same-day-value and cash-pool payments will be included in a later release. *Corporate Access Payables* will be implemented country wise.

This release (v. 1.2), which is the latest version for all included countries, i.e. Denmark, Norway and Sweden, also 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 Message camt.055.001.01 send Message types pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

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

The Bank-to-Customer Debit Notification message is sent by Nordea to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit entries reported to the account.

Only transactions sent to Corporate Access Payables in pain001.001.03 will be reported back in the camt.054.001.02.

For further detailed information about how Nordea creates the Bank-to-Customer Debit Notification, the service and its offering, definition of parties involved, as well as technical information to support customer’s implementation, will be found in Corporate Access Payables Service description “*User guide & Message flow*”, which can be found on: nordea.com/corporateaccess.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the notification. Nordea uses the standard codes according to ISO. Appendix 1 provides further details.

4. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Notification, Entry and TransactionDetails information. One file will only contain one Message. A message sent by Nordea can contain Notifications for several Debtors/accounts as agreed under the Corporate Cash Management agreement with Nordea. Each Notification will include one or more Entry’s whereas, dependent on booking option chosen by Debtor/Customer, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as “Mandatory” by ISO20022 for camt.054.001.02 are included in Nordea’s *Corporate Access Payables* 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 Implementation Guide for ISO 20022 BankToCustomerDebitCredit Notification*”. 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.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
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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 ISO20022 XML, 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 are a total of seven different “Data Type” representations that can be used in a “*BankToCustomerDebitCreditNotification*”: Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See examples below:

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. ISO20022 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 ISO20022 or Required by CGI.
XOR	eXclusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions <u>or</u> 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 ISO20022 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 FileTransfer & Corporate Access Payables* at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.054.001.02 is available on the ISO20022 website: [Link](#)

5. Document references

This chapter contains references to documents relevant for this MIG:

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

6. Guidelines

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
	-		Bank To Customer Debit Notification V02	<BkToCstmrDbtCdtNtfctn>				Message root, identifying message type
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	R	
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 provided.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.14	+++++	{Or	BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	XOR	Identification as used by recipient in sent pain.001.001.03 to Nordea.
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification as agreed with (or assigned by) Nordea. If BICOrBEI not used to identify recipient – then Other Identification as assigned by Nordea will be used with code CUST. Code BANK will always be present (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	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	C	Used codes: BANK BankPartyIdentification (Nordea) CUST Customer number
1.5	++		AdditionalInformation	<AddtlInf>	[0..1]	Max500Text	C	Used code: /DEBT/ Notification with Debit entries ONLY.
2.0	+		Notification	<Ntfctn>	[1..n]	AccountNotification2	R	Each notification contains one account.

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
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.
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	
1.2.56	+++		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	R	
1.2.57	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
1.2.58	+++++	{Or	BIC	<BIC>	[0..1]	BICIdentifier	XOR	Nordea Bank Denmark = NDEADKKK Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1.2.59	+++++	Or}	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	XOR	Only used for Sweden. Will be used if ClearingSystemIdentification used by Debtor in pain.001.001.03
1.2.60	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
1.2.61	+++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	Used code: SESBA Swedish Bankers Association

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
1.2.63	+++++		MemberIdentification	<MmblId>	[1..1]	Max35Text	R	Valid branch number 9960 for Nordea Plusgiro
1.2.65	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	
1.2.74	+++++		Country	<Ctry>	[0..1]	CountryCode	C	Used codes: DK = Denmark NO = Norway SE = Sweden
2.56	++		Entry	<Ntry>	[0..n]	ReportEntry2	R	Set of elements used 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]	ActiveOrHistoricCurrency-AndAmount	R	Posted amount in the currency of the account reported and is the total of one or many entry details. Note: This amount can be zero for Norway and Sweden.
2.59	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	Used code: DBIT Debit
2.61	+++		Status	<Sts>	[1..1]	EntryStatus2Code	R	Used code: BOOK Booked
2.62	+++		BookingDate	<BookgDt>	[0..1]	DateAndDateTimeChoice	C	Booking date will always be present.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.63	+++		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	C	Value date will always be present.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.64	+++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Denmark & Norway: Will always be present. Sweden: Will be present for International payments when BatchBooking "false" (single booking) used.
2.71	+++		BankTransactionCode	<BKTxCd>	[1..1]	BankTransactionCodeStructure4	R	ISO Transaction Codes are used (see Appendix 1).
2.72	++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	C	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	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.115	+++		EntryDetails	<NtryDtls>	[0..n]	EntryDetails1	R	Set of elements used to provide details on the entry.
2.122	++++		TransactionDetails	<TxDtls>	[0..n]	EntryTransaction2	R	Set of elements used to provide information on the underlying transaction(s).
2.123	+++++		References	<Refs>	[0..1]	TransactionReferences2	R	
2.124	+++++		MessageIdentification	<MsgId>	[0..1]	Max35Text	R	MessageIdentification as sent in pain.001.001.03
2.125	+++++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Denmark: Will be reported when available. Norway: Will always be present. Sweden: Will always be present.
2.126	+++++		PaymentInformationIdentification	<PmtInflId>	[0..1]	Max35Text	C	PaymentInformationIdentification as sent in pain.001.001.03
2.127	+++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	InstructionIdentification will be present if sent by customer in pain.001.001.03
2.128	+++++		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	R	Will always be present as sent by customer in pain.001.001.03.
2.131	+++++		ChequeNumber	<ChqNb>	[0..1]	Max35Text	C	Norway & Sweden: Not used
2.136	+++++		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrency-Exchange3	R	
2.1.0	+++++		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	C	Will always be reported as received by customer in pain.001.001.03
2.1.1	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	
2.1.9	+++++		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	R	Will always be present.
2.1.10	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	Norway & Sweden: Zero amount is possible i.e. digit "0" may occur.
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	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.1.15	+++++++		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	R	Exchange rate will be stated with maximum 14 digits including 9 decimals. Nordea will currently present currency exchange rate as expressed by the local country, i.e. against currency base de-nominations "1" or "100". For further information about used currency base de-nominations and exchange rates, please see <i>Country Appendix</i> , chapter 2.8
2.1.16	+++++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	Norway & Sweden: Not used
2.1.18	+++++		CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	C	Will only be present when Equivalent amount used by customer in pain.001.001.03.
2.1.19	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	
2.1.43	+++++		BankTransactionCode	<BkTxCd>	[0..1]	BankTransactionCodeStructure4	C	ISO Transaction Codes are used (see Appendix 1).
2.1.44	+++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	C	ISO Transaction Codes are used (see Appendix 1).
2.1.45	+++++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.1.46	+++++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.1.47	+++++++		Code	<Cd>	[1..1]	ExternalBankTransaction-Family1Code	R	
2.1.48	+++++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransaction-SubFamily1Code	R	
2.1.52	+++++		Charges	<Chrgs>	[0..n]	ChargesInformation6	C	Charges will only be reported, if available, as information for customer and will not be included in the Entry or EntryDetail amount(s) Norway & Sweden: Not used
2.1.54	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.160	+++++		Bearer	 	[0..1]	ChargeBearerType1Code	C	Used codes: DEBT BorneByDebtor SHAR Shared SLEV Following Service Level. (Only for SEPA payments) Note: For SEPA payments Nordea will report used charge code in pain.001.001.03 by customer, i.e. either SHAR or SLEV .
2.179	++++		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	C	
2.183	+++++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	C	Will be returned by Nordea, if used by customer in pain.001.001.03
9.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.1	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	
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	
9.1.13	+++++		OrganisationIdentification	<Orgld>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
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	
9.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.1	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
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	
9.1.13	+++++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Denmark: Used for "Easy Account" (NemKonto) payments. Central Business Register Number (CVR no.) reported with code TXID. Maximim 8 digits may be used.
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used codes: CUST CustomerNumber TXID TaxIdentificationNumber Denmark: TXID used for CVR no. as Id.
9.1.21	+++++++	Or}	PrivatIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	C	
9.1.28	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Denmark: Used for "Easy Account" (NemKonto) payments. Social Security Number (CPR no.) reported with code SOSE. Maximum 10 digits may be used.
9.1.29	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	C	
9.1.30	+++++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	Used code: SOSE SocialSecurityNumber Denmark: SOSE used for CPR no. as Id.
2.185	+++++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
1.1.0	+++++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	+++++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	Norway & Sweden: Only used for International (cross-border/cross-currency) payments.
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	
1.1.5	+++++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Used code: BBAN
1.1.6	+++++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	R	Used codes: BGNR BankGiro Number OCR Nets Creditor Number
2.186	+++++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	C	Will be returned by Nordea, if used by customer in pain..001.001.03
9.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.12	+++++		Identification	<Id>	[0..1]	Party6Choice	C	
9.1.13	+++++	{Or	OrganisationIdentification	<Orgld>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
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
9.1.21	+++++	Or}	PrivateIdentification	<Prvtld>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	C	
9.1.28	+++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.29	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	C	
9.1.30	+++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	Used code: SOSE SocialSecurityNumber

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.191	+++++		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents2	C	
2.192	+++++		DebtorAgent	<DbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	Nordea Bank Denmark = NDEADKKK Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
2.193	+++++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	Only used for International (cross-border/cross-currency) payments, but not for International cheques.
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	C	Will be reported if received from local clearing system.
6.1.2	+++++		ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	C	Will be reported if received from local clearing system.
6.1.3	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
6.1.4	+++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	
6.1.6	+++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	
6.1.8	+++++		PostalAddress	<PstIAdr>	[0..1]	PostalAddress6	R	
6.1.17	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Will be reported if received from local clearing system.
2.194	+++++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	Will only be reported for Intercompany payments, if used by customer in pain.001.001.03, and Intermediary Agent outside Nordea Group. Denmark & Sweden: Not used
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	
2.204	+++++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Will only be reported if used by customer in pain.001.001.03.

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.205	+++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Will only be reported for SEPA payments, if used by customer in pain.001.001.03.
2.206	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Will only be reported for domestic payments, if used by customer in pain.001.001.03.
2.214	+++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	C	
2.215	+++++		Unstructured	<Ustrd>	[0..n]	Max140Text	C	
2.216	+++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	C	
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 present.
2.224	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Will be reported if present.
2.225	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	C	Will always be present.
2.228	+++++		CreditNoteAmount	<CdtNoteAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrency-AndAmount	C	Will be reported together with code CREN or SCOR
2.235	+++++		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrency-AndAmount	C	Will be reported together with code CINV or SCOR
2.236	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	If Creditor Reference used by customer in pain.001.001.03, it will always be reported back with code SCOR in camt.054 Debit Notification, this irrespectively if local clearing might have processed the payment as a non-structured reference payment towards beneficiary.
2.237	+++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
2.238	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReference-Type1Choice	R	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.239	+++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	Used code: SCOR StructuredCommunicationReference
2.241	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	Used code: ISO Note: May only be reported for International (cross-border/cross-currency) payments and "Same day credit transfer" for Denmark.
2.242	+++++++		Reference	<Ref>	[0..1]	Max35Text	R	

7. Appendix 1 – Bank Transactoin Codes – Debit entries

Country	ISO text			ISO code		
	Domain	Family	Sub-family	Domain	Family	Sub-family
<i>Entry level</i>						
All - Domestic	Payments	Issued Credit Transfers	ACH Debit	PMNT	ICDT	ACDT
All - International	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT
All – Non identified	Payments	Not available	Not available	PMNT	NTAV	NTAV
<i>Entry Detail level</i>						
Denmark	Payments	Issued Credit Transfer	Domestic Credit Transfer	PMNT	ICDT	DMCT
Denmark	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT
Denmark	Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ
Denmark	Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA
Denmark	Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT
Denmark	Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT
Denmark	Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT
Denmark	Payments	Issued Credit Transfers	Not available	PMNT	ICDT	NTAV
<i>Entry Detail level</i>						
Norway	Payments	Issued Credit Transfer	Domestic Credit Transfer	PMNT	ICDT	DMCT
Norway	Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH
Norway	Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA
Norway	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT
Norway	Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT
Norway	Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT
Norway	Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT
Norway	Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ
Norway	Payments	Issued Credit Transfers	Not available	PMNT	ICDT	NTAV

Country	ISO text			ISO code		
	Domain	Family	Sub-family	Domain	Family	Sub-family
<i>Entry Detail level</i>						
Sweden	Payments	Issued Credit Transfer	Domestic Credit Transfer	PMNT	ICDT	DMCT
Sweden	Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT
Sweden	Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT
Sweden	Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT
Sweden	Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA
Sweden	Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH
Sweden	Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ
Sweden	Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT
Sweden	Payments	Issued Credit Transfers	Not available	PMNT	ICDT	NTAV