

## Corporate Access Payables Message Implementation Guidelines

### **pain.001.001.03**

#### CustomerCreditTransferInitiationV03

MIG version: 1.3

Date: 20/06/2017

**Note: Please refer to Change document 1.3 under “Introduction” chapter for date when additional services or changes will take effect by Nordea.**

A dark blue rounded rectangle containing the text 'CORPORATE ACCESS'. 'CORPORATE' is in white and 'ACCESS' is in orange.

CORPORATE  
ACCESS

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## 1. Introduction

This Message Implementation Guideline (MIG) were prepared on behalf of Nordea Group (hereinafter "Nordea").

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea. Nordea's MIG is considered as an appendix to the ISO 20022 MDR 2009 and the CGI documentation (see below), why it is expected by the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This Message Implementation Guideline comply with the international definitions for content and use of an ISO20022 pain.001.001.03 Customer Credit Transfer Initiation and Common Global Implementation (CGI) Credit Transfer Initiation 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 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. 1.3), which is the latest version for all included countries, i.e. Denmark, Finland, 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.

For further detailed information about 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* and in *Country Appendixes* which can be found on: [nordea.com/corporateaccess](http://nordea.com/corporateaccess).

## 3. 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, Payment Information and Credit Transfer Transaction Information. Each file can only contain one Message. A message sent to Nordea can contain payments from several Debtors/accounts, and can also contain several payment messages.

All elements or tags defined as "Mandatory" by ISO20022 for pain.001.001.03 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 CustomerCreditTransferInitiation". 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	pain.001.001.03 Payment Initiation Message Item	XML Tag	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. <b>Note:</b> 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) <b>Note:</b> 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 “CustomerCreditTransferInitiating”: 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	2014-01-15T10:15:25+02:00
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 to Nordea must be in UTF-8 format.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary’s bank or an intermediary bank via the SWIFT network, the non-permitted SWIFT characters will be replaced by Nordea.

**Note:** In general such characters as “ř”, “-“and “/” in name, addresses and remittance information fields should be avoided. Nordea will if needed convert these characters to blank spaces, in order to avoid rejections by local or SWIFT clearings.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access File Transfer & Corporate Access Payables* at [www.nordea.com/cashmanagement](http://www.nordea.com/cashmanagement).

Further information on ISO 20022 definitions on pain.001.001.03 are provided on the ISO20022 website: [Link](#) in the document “Payments\_Maintenance\_2009.pdf”, under the headline “pain – Payments initiation”.

## 4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<MsgId>	1.1 (R)	Unique identification of the pain.001 message. Will be returned in pain.002 (2.1) message from Nordea. <b>Used by Nordea for duplicate control.</b>
<NbOfTx>	1.6 (R)	Number of transactions included in the pain.001 message. If value is correct, it will be returned in pain.002 (2.4) message by Nordea
<CtrlSum>	1.7 (C)	A hash value of all included Instructed or Equivalent Amount in the pain.001 message. If value is correct, it will be returned in pain.002 (2.5) message by Nordea if used by the customer
<InitgPty>	1.8 (R)	Unique identification of the signer of the pain.001 message. Will be returned in the pain.002 and camt.054 Debit Notification (1.3) messages by Nordea. For pain.002 message, Nordea will return the identification under code “CUST”.
<PmtInfl>	2.1	Unique identification of each Payment Information level in

Reference type	ISO Index (Attribute)	Description
	(R)	the pain.001 message. Will be returned in the pain.002 (3.1) and camt.054 Debit Notification (2.126) messages by Nordea. <b>Used by Nordea for duplicate control.</b>
<InstrId>	2.29 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 (3.17) and camt.054 Debit Notification (2.127) messages by Nordea if used by customer as a “point-to-point” reference.
<EndToEndId>	2.30 (R)	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 (3.18) and camt.054 Debit Notification (2.128) messages by Nordea. <b>Used by Nordea for duplicate control.</b> <b>Note:</b> Will not be forwarded for all domestic or international payment types due to limitations in the local payment and/or SWIFT infrastructure.
<Ustrd>	2.99 (C)	Free text information to beneficiary. Will be returned in camt.054 Debit Notification (2.215) by Nordea if used by customer
<Nb>	2.107 (C)	Unique and unambiguous identification of each referred invoice and/or credit note used by the customer in Referred Document Information will be returned in camt.054 Debit Notification (2.223) by Nordea.
<Ref>	2.126 (C)	Each structured reference used by customer in Creditor Reference Information will be returned in camt.054 Debit Notification (2.242) by Nordea.

## 5. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition March 2009 ( [Link](#) ), pain.001.001.03, CustomerCreditTransferInitiationV03

## 6. Guidelines

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		Customer Credit Transfer Initiation	<CstmrCdtTrfInitt>				Message root, identifying message type
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader32	R	Set of characteristics shared by all individual Payment Information & transactions included in the message.
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Unique for each customer min. 90 calendar days. Will be returned in status message.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2014-06-03T14:45:35+02:00  <b>Valid values:</b> Current date -15 calendar days
1.6	++		NumberOfTransactions	<NbOfTx>	[1..1]	Max15NumText	R	Number of individual transactions contained in the message.  Will be validated and Message rejected if incorrect value is detected.
1.7	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	Total of all individual amounts included in the message, irrespective of currencies.  <b>Nordea:</b> 13 digits + 2 decimals allowed  If included, value will be checked and Message rejected if incorrect value. The sum is the hash total of values in Instructed or Equivalent Amount.
1.8	++		InitiatingParty	<InitgPty>	[1..1]	PartyId32	R	Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	C	Name by which a party is known and which is usually used to identify that party.  Not required by Nordea
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	Unique and unambiguous identification of a party.
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	Organisation Identification4	R	Unique and unambiguous way to identify an organisation.
9.1.14	+++++	{Or	BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	XOR	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). For technical usage see "User guide & Message flow", chapter 10.5  Must be agreed with Nordea

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	CUST: Customer identification, i.e. "Signer Id" as agreed with (or assigned by) Nordea, max. 13 digits.  Must be used If BICOrBEI is not used
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Valid codes:</b> CUST = Customer Number
2.0	+		PaymentInformation	<PmtInf>	[1..n]	PaymentInstructionInformation3	R	Set of characteristics shared by all individual transactions included in the message.  <b>Note:</b> Please see "User guide & Message flow", chapter 6.3 and 8.2 for potential impact when structuring the payment order in the XML Message.
2.1	++		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	R	Will be returned in a Status Report pain.002.001.03. Unique for each customer min. 90 calendar days.  <b>Denmark:</b> If batch booking then first 20 characters will be present on Debtor's account statement <b>Finland:</b> Will be present on the account statement <b>Norway &amp; Sweden:</b> Will not be present on the account statement
2.2	++		PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod3Code	R	<b>Valid codes:</b> TRF = Credit Transfer CHK = Cheque. Must be used for International cheque payments  <b>Denmark:</b> Only TRF can be used. <b>Finland:</b> For domestic payment to Money order, only code TRF can be used. See further instructions under 2.80 Creditor Account. <b>Norway &amp; Sweden:</b> For domestic payment to Money order, either code TRF or CHK can be used. See further instructions under 2.80 Creditor Account.
2.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	C	For available booking options applied per country, please see Country Appendix, chapter 2.5, under each country description. If not used – Nordea standard booking principles will apply, i.e. batch booking for domestic payments (SEPA-payments for Finland) will apply. For international (cross-border/cross-currency) payments, see country appendices.  <b>Valid codes:</b> false = Single booking requested true = Batch booking requested



ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.4	++		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumText	C	Value will not be validated or reported back in pain.002
2.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	The value is the sum of the hash value in Instructed or Equivalent Amount. If used, the value will be validated and Payment Information level rejected if found incorrect.  <b>Nordea:</b> 11 digits + 2 decimals allowed <b>Norway:</b> For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.
2.6	++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentType Information19	R	Set of elements used to further specify the type of transaction.
2.7	+++		InstructionPriority	<InstrPrty>	[0..1]	Code	C	Based on whether priority processing vs. normal processing is offered by the bank.  Valid codes: NORM = Normal processing  Default value at Nordea is NORM
2.8	+++		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	C	Agreement/rule under which the underlying credit transactions should be processed.
2.9	++++		Code	<Cd>	[1..1]	External ServiceLevel1Code	R	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.  <b>Valid codes:</b> NURG = Non-urgent Payment SDVA = Same Day Value (see note below) SEPA = Single Euro Payments Area (see note below) URGP = Urgent Payment (see note below)  Nordea uses NURG as default value.  <b>Note 1:</b> SEPA will be treated by Nordea as NURG. SDVA can only be used for Intercompany (INTC) payments. <b>Note 2:</b> Urgent (URGP) payment can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-border/cross-currency) payments, with the exception of Finland, where it also can be used for domestic payments as specified in <i>Appendix Finland</i> .
2.11	+++		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2 Choice	C	Only used for Denmark. Used for same day clearing. Please see country <i>Appendix Denmark</i> .

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.12	++++		Code	<Cd>	[1..1]	External LocalInstrument1Code	R	Valid code: SDCL = Same Day Clearing
2.14	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Specifies the high-level purpose of the instruction based on a set of pre-defined categories.  Payment type SALA and PENS can only be stated on this level, whilst payment type INTC can alternatively be specified for each individual transaction level. See <i>User guide &amp; Message flow</i> , chapter 10.2 for more information about available codes and combinations.
2.15	++++		Code	<Cd>	[1..1]	External CategoryPurpose1Code	R	Valid codes are: INTC = Intra company payment PENS = Pension payment SALA = Salary payment SUPP = Supplier payment (Default Value)
2.17	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	R	Requested execution is the date when the payment will be booked and processed if sufficient funds on the account.  <b>Note:</b> For Salary & Pension payments Finland and Sweden please see <i>Country Appendix</i> , chapter 2.1.5.
2.19	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Name, Country and Identification are required. <b>Note:</b> Debtor identifies the legal owner of the Debtor Account which will be fetched from Nordea's internal records, if provided to the beneficiary.
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	R	For usage of name and addresses, please see <i>Country Appendix</i> , chapter 2.4.
9.1.1	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	
9.1.10	++++		Country	<Ctry>	[0..1]	Code	R	Country is required by CGI schema, but will not be validated by Nordea.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	Unique and unambiguous identification of either a party or specific agreement with Nordea.
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	Identification either assigned by official authorities or between Nordea and the customer.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	<b>Nordea use:</b> Customer agreement (Nordea's CCM agreement) identification with Nordea is mandatory (BANK), minimum 10 and maximum 18 digits must be used.  Customer number is optional to use (CUST). Can be used for SEPA payments.
9.1.17	Max35Text		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Valid codes:</b> BANK = Bank Party Identification CUST = Customer Number
2.20	++		<a href="#">DebtorAccount</a>	<DbtrAcct>	[1..1]	CashAccount32	R	For further information, please see <i>Country Appendix</i> , chapter 2.3.
1.1.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
1.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	IBAN can be used for all countries. For technical usage see " <i>User guide &amp; Message flow</i> ", chapter 10.5 <b>Note:</b> IBAN must be used for SEPA payments. <b>Finland:</b> Only IBAN can be used.
1.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.1.3	++++		Identification	<Id>	[1..1]	Max34Text	R	BBAN can be used for all countries except <b>Finland</b> <b>Note:</b> BBAN cannot be used for SEPA payments.
1.1.4	++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	
1.1.5	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	<b>Valid code:</b> BBAN
1.1.11	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	Currency of the debtor account must be present.
2.21	++		<a href="#">DebtorAgent</a>	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification5	R	
6.1.0	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1	++++	{Or	BIC	<BIC>	[0..1]	BICIdentifier	XOR	BIC (SWIFT) address must be used for Denmark, Finland & Norway. For Sweden either BIC or Clearing System Identification must be used. For technical usage see "User guide & Message flow", chapter 10.5  <b>Valid BICs are:</b> NDEADKKK=Denmark NDEAFIHH=Finland NDEANOKK=Norway NDEASESS=Sweden
6.1.2	++++	Or}	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	XOR	If BIC is not used for Sweden, Clearing System Identification must be used
6.1.3	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
6.1.4	+++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	<b>Valid code:</b> SESBA = Swedish Bankers Association  Other codes will be rejected.
6.1.6	+++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	<b>Valid branch number:</b> 9960 = Nordea PlusGiro  Other branch numbers will be rejected.
6.1.8	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	Accepted but ignored.
6.1.17	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Accepted but ignored.
2.23	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	If UltimateDebtor is used, Name is required. UltimateDebtor identifies the party that owes the cash to the Creditor as a result of receipt of goods or services. Information on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used.  Can be present at both payment and transaction level  For usage of name and addresses, please see <i>Country Appendix</i> , chapter 2.4.  <b>Denmark:</b> If Ultimate Debtor is used for International payments both Name and full Address is required <b>Norway:</b> Not processed for domestic payments. <b>SEPA payments:</b> Only Name & Identification will be forwarded to beneficiary.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	R	Name is required. Only 35 characters will be processed unless otherwise described below. Name on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level have been used.  <b>SEPA payments:</b> Full length (70 characters) of name for Ultimate Debtor can be used.
9.1.1	+++		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	C	<b>Sweden:</b> When used for domestic payments both postcode and town name are mandatory.
9.1.5	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName <b>Note:</b> If combined structured and unstructured address used and Street-Name not present, first line of AddressLine will be used as StreetName.
9.1.7	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	<b>Sweden:</b> If address is used for domestic payments, PostCode must be present.
9.1.8	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	<b>Sweden:</b> If address is used for domestic payments, TownName must be present.
9.1.10	++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
9.1.11	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	Usage of unstructured address, i.e. Address Line can only apply for cross-border/cross-currency payments. Max. 105 characters can be used or max. 3 occurrences with 35 characters per occurrence.  If combined structured and unstructured address used (valid for both domestic and International payments) and StreetName not present, first line of AddressLine will be used as StreetName.  <b>Denmark:</b> Min. 1 line (70 characters) or 2 occurrences with 35 characters each must be used for International (cross-border/cross-currency) payments.
9.1.12	+++		Identification	<Id>	[0..1]	Party11Choice	C	
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	R	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA payments  <b>Sweden:</b> Information will not be processed except for SEPA payments

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Valid code:</b> CUST = Customer number
2.24	++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	<p><b>Valid codes:</b> DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level</p> <p><b>Nordea use:</b> <b>Within EU/EES area:</b> Only SHAR or SLEV can be used for all payment types, use of other codes will be rejected. <b>Outside EU/EES area:</b> DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments, use of other codes will be rejected. <b>Sweden:</b> Other codes then SHAR or SLEV for international (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected.</p> <p>Information on this level will be used for all payments on credit transaction level, unless 2.51 on credit transaction level have been used.</p>
2.27	++		<a href="#">CreditTransferTransactionInformation</a>	<CdtTrfTxInf>	[1..n]	CreditTransferTransactionInformation10	R	Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	+++		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1	R	
2.29	++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	Instruction Id – Customers point-to-point reference number. If sent by customer it will be returned in the status and debit advice reports. Availability on Debtor's account statement for Denmark, please see <i>Country Appendix</i> , chapter 2.5.
2.30	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	<p>The end-to-end id must be unique for each customer for a min. period of 90 calendar days. This will be used for duplicate control at transaction level. Will be returned in the status and debit advice reports. Availability on Debtor's account statement for Denmark &amp; Finland, please see <i>Country Appendix</i>, chapter 2.5.</p> <p><b>Note:</b> Will not be forwarded for all domestic or International payments due to limitations in the local payment and/or SWIFT infrastructure.</p>
2.31	+++		<a href="#">PaymentTypeInformation</a>	<PmtPlnf>	[0..1]	PaymentTypeInformation19	C	If present transaction level will take precedence.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.33	++++		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	C	Agreement/rule under which the credit transactions should be processed. See <i>Country Appendix</i> , chapter 2.1 for more information. Using other codes or code combinations can result in payment rejection.
2.34	+++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	<p><b>Valid codes:</b>            NURG = Non-urgent Payment            SDVA = Same Day Value (see note below)            SEPA = Single Euro Payments Area (see note below)            URGP = Urgent Payment (see note below)</p> <p>Nordea uses NURG as default value.</p> <p><b>Note 1:</b> SEPA will be treated by Nordea as NURG. SDVA can only be used for Intercompany (INTC) payments.  <b>Note 2:</b> Urgent (URGP) payment can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-border/cross-currency) payments, with the exception of Finland, where it also can be used for domestic payments as specified in <i>Appendix Finland</i>.</p>
2.39	++++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	<p>Only payment type INTC can be given on this level when payment type SUPP used under Payment level.</p> <p>Please see further information about possible impact of confirmation process flow in <i>User guide &amp; Message flow</i>, chapter 6.3 &amp; 8.2</p>
2.40	+++++		Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	R	<p><b>Valid codes:</b>            INTC = Intra company payment            SUPP = Supplier payment (Default Value)</p>
2.42	+++		Amount	<Amt>	[1..1]	AmountType3Choice	R	The currency code for the credit currency must be stated.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.43	++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	XOR	For domestic payments valid values for currency code are:  <b>Denmark:</b> DKK <b>Finland:</b> EUR <b>Norway:</b> NOK <b>Sweden:</b> SEK  For available convertible currencies, please see <i>Country Appendix</i> , chapter 2.9  <b>Nordea:</b> 11 digits + 2 decimals allowed <b>SEPA payments:</b> 9 digits + 2 decimals allowed <b>Finland:</b> Credit to an account with Nordea Finland maximum 10 digits + 2 decimals allowed. <b>Norway:</b> For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.
2.44	++++	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	XOR	Only to be used for International (cross-border/cross-currency) payments.
2.45	+++++		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Specifies the amount to be debited from the Debtor account  <b>Nordea:</b> Standard of 11 digits + 2 decimals allowed. Please adhere to rules for number of digits as specified in 2.43 Instructed Amount.
2.46	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Currency in which the amount is to be transferred by Nordea
2.47	+++		ExchangeRateInformation	<XchgRateInf>	[0..1]	ExchangeRate1	C	
2.48	++++		ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	C	<b>Nordea use:</b> <b>Denmark:</b> Max. 10 digits incl. 5 decimals can be used. If used <ContractIdentification> (2.50) must be provided. <b>Finland:</b> Not used <b>Norway:</b> Must be stated if <RateType> (2.49) used. Max. 8 digits incl. 4 decimals can be used <b>Sweden:</b> Not used
2.49	++++		RateType	<RateTp>	[0..1]	ExchangeRateType1Code	C	Rate type can be used for Norway (only AGRD). Will be ignored for Denmark, Finland & Sweden.  <b>Valid codes:</b> AGRD = Exchange rate applied is the rate agreed between the parties.  If exchange rate type is present, exchange contract reference must not be present.



ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.50	++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	<b>Nordea use:</b> <b>Denmark:</b> Max. 11 characters. If used <ExchangeRate> (2.48) must be provided. <b>Finland:</b> Optional for international (cross-border/cross-currency) payments, max 14 characters. <b>Norway:</b> Max. 6 characters. <b>Sweden:</b> Not used.
2.51	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	<b>Valid codes:</b> DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level  <b>Nordea use:</b> <b>Within EU/EES area:</b> Only SHAR or SLEV can be used for all payment types, use of other codes will be rejected. <b>Outside EU/EES area:</b> DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments, use of other codes will be rejected. <b>Sweden:</b> Other codes then SHAR or SLEV for international (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected.
2.52	+++		ChequeInstruction	<ChqInstr>	[0..1]	ChequeMaturityDateRule	R	Must be used for transfer type CHK
2.53	++++		ChequeType	<ChqTp>	[0..1]	ChequeType2Code	R	Only valid for transfer type CHK  <b>Valid code:</b> BCHQ  Use of other codes will be rejected.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.70	+++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	<p>UltimateDebtor identifies the party that owes the cash to the Creditor as a result of receipt of goods or services.</p> <p>Information on this level will take precedence over 2.23 UltimateDebtor at Payment level. If UltimateDebtor is used, Name is required.</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>, chapter 2.4.</p> <p><b>Denmark:</b> If Ultimate Debtor is used for International payments both Name and full Address is required</p> <p><b>Norway:</b> Not processed for domestic payments.</p> <p><b>SEPA payments:</b> Only Name &amp; Identification will be forwarded to beneficiary.</p>
9.1.0	++++		Name	<Nm>	[0..1]	Max70Text	R	<p>Max. 35 characters may be used.</p> <p><b>SEPA payments:</b> Full length (70 characters) of name for Ultimate Debtor can be used.</p>
9.1.1	++++		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	C	<b>Sweden:</b> When used for domestic payments both postcode and town name are mandatory.
9.1.5	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	<p>BuildingNumber included in StreetName</p> <p><b>Note:</b> If combined structured and unstructured address used and Street-Name not present, first line of AddressLine will be used as StreetName.</p>
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	<b>Sweden:</b> If address is used for domestic payments, PostCode must be present.
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	<b>Sweden:</b> If address is used for domestic payments, TownName must be present.
9.1.10	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If address is used, Country must be present.
9.1.11	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	<p>Usage of unstructured address, i.e. Address Line can only apply for cross-border/cross-currency payments. Max. 105 characters can be used or max. 3 occurrences with 35 characters per occurrence.</p> <p>If combined structured and unstructured address used (valid for both domestic and International payments) and StreetName not present, first line of AddressLine will be used as StreetName.</p> <p><b>Denmark:</b> If Ultimate Debtor used min. 1 line (70 characters) or 2 occurrences with 35 characters each must be used for International (cross-border/cross-currency) payments.</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.12	++++		Identification	<Id>	[0..1]	Party11Choice	C	
9.1.13	+++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	R	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA payments. <b>Sweden:</b> Information will not be processed, except for SEPA payments.
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Valid code:</b> CUST = Customer Number
2.71	+++		<a href="#">IntermediaryAgent1</a>	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification5	C	Can only be used for Intercompany payments (INTC) where Creditor Bank is outside Nordea Group. If payment not consistent with rule, it will be rejected. <b>Sweden:</b> Cannot be used and will be rejected if present.
6.1.0	++++		FinancialInstitutionIdentification	<FinInstId>	[1..1]	FinancialInstitutionIdentification8	R	
6.1.1	++++		BIC	<BIC>	[0..1]	BICIdentifier	C	BIC is required. For technical usage see <i>"User guide &amp; Message flow"</i> , chapter 10.5
2.77	+++		<a href="#">CreditorAgent</a>	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	C	Not used if Payment Method is CHK.  Must be used for all International (cross-border/cross-currency) and Intercompany payment types, <u>except for SEPA payments</u> .  One of the below options must be used: 1) BIC 2) BIC and Clearing System Identification 3) Clearing System Identification and Creditor Agent Name  If CreditorAgent not present and currency in InstructedAmount (2.43) is local currency then payments will be processed as domestic payments.  <b>International/Intercompany &amp; SEPA payments:</b> When IBAN is used within SEPA area, Creditor Agent will be ignored
6.1.0	++++		FinancialInstitutionIdentification	<FinInstId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	++++		BIC	<BIC>	[0..1]	BICIdentifier	C	A valid BIC must be used. For technical usage see <i>"User guide &amp; Message flow"</i> , chapter 10.5

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.2	+++++		ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	C	
6.1.3	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
6.1.4	++++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	<p><b>Valid codes:</b>  AUBSB = Australian Bank State Branch Code (BSB)  CACPA = Canadian Payments Association Payment Routing Number  CNAPS = Chinese CNAPS identifier  HKNCC = Hong Kong Bank Code  INFSC = Indian Financial System Code  NZNCC = New Zealand National Clearing Code  RUCBC = Russian Central Bank Identification Code  USABA = United States Routing Number (Fedwire, NACHA)  ZANCC = South African National Clearing Code</p> <p><b>Note:</b> Use of other codes, when only ClearingSystemMemberId used, will result in rejection</p>
6.1.6	+++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	If BIC and Member Identification not valid or coherent, it may result in rejection by Nordea.
6.1.7	+++++		Name	<Nm>	[0..1]	Max140Text	C	<b>Note:</b> Must be present when only Clearing System Identification used, otherwise ignored by Nordea. Max. 35 characters to be used.
2.79	+++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	R	<p>Creditor Name and Country is required.  For payment to International cheque or domestic Money Order the address of the Creditor must be stated in addition to Creditor's name.</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>, chapter 2.4.</p> <p><b>Denmark:</b> Creditor will not be processed to the clearing for domestic payments.  <b>Norway:</b> Both Creditor and Ultimate Creditor can be used for cross border payments.  <b>SEPA payment:</b> Creditor identification information will be forwarded to beneficiary.</p>
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	<p>For domestic payments max. 35 characters can be used.  For SEPA payments and International/Intercompany payments max. 70 characters can be used.  If Ultimate Creditor name used then max. 35 characters can be used for Creditor name.</p> <p><b>Sweden:</b> For International cheque max. 35 characters can be used.</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.1	++++		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	R	Country must always be present. Structured address must be used for domestic payments for Denmark, Norway and Sweden.  <b>Finland:</b> For domestic money orders StreetName, PostCode and TownName are mandatory. <b>Sweden:</b> When used for domestic payments, both PostCode and Town-Name are mandatory <b>International (cross-border/cross-currency) payments:</b> Full address must be present. <b>International payments and SEPA-payments:</b> Either structured, address lines or combined can be used.
9.1.5	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName <b>Note:</b> If combined structured and unstructured address used and Street-Name not present, first line of AddressLine will be used as StreetName
9.1.7	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	<b>Sweden:</b> If address is used for domestic payments, PostCode must be present.
9.1.8	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	<b>Sweden:</b> If address is used for domestic payments, TownName must be present. <b>International cheque:</b> Either one AddressLine or TownName must be present.
9.1.9	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
9.1.10	++++		Country	<Ctry>	[0..1]	CountryCode	R	Country must always be present.
9.1.11	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	Usage of unstructured address, i.e. Address Line can only apply for cross-border/cross-currency and SEPA payments. Max. 105 characters can be used or max. 3 occurrences with 35 characters per occurrence. If combined structured and address lines used (valid for both domestic and International payments) and StreetName not present, first line of Address-Line will be used as StreetName.  <b>Denmark:</b> Min. 1 line (70 characters) or 2 occurrences with 35 characters each must be used for International (cross-border/cross-currency) payments <b>Sweden:</b> For International cheque max. 70 characters or 2 occurrences of 35 characters each can be used. <b>International cheque:</b> Either one AddressLine or TownName must be present.
9.1.12	++++		Identification	<Id>	[0..1]	Party6Choice	C	Can be used for "Easy account" payments Denmark, SEPA payments for all countries and private identification for domestic Money orders in Finland.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.13	+++++	{Or	OrganisationIdentification	<Orgld>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
9.1.16	+++++		Identification	<ld>	[1..1]	Max35Text	R	Code TXID can only be used for domestic payments in Denmark.  <b>Denmark:</b> Used for Easy Account payment. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits. If RF Creditor reference is used, the ordering customer identification (CUST) will not be processed.
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	<b>Valid Codes:</b> CUST = Customer Number (Used for SEPA payments – for all countries) TXID = Tax Identification Number (Only for Denmark)
9.1.21	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	R	
9.1.28	+++++		Identification	<ld>	[1..1]	Max35Text	R	<b>Denmark:</b> Used for Easy Account payment. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits. <b>Finland:</b> Can be used for domestic Money orders with SOSE. <b>SEPA payments:</b> Can be used for all countries with SOSE.
9.1.29	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	R	
9.1.30	+++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	<b>Valid Codes:</b> SOSE SocialSecurityNumber (Used for SEPA payments – for all countries and for Easy Account payment (DK) and for Money orders (FI))
2.80	+++		<a href="#">CreditorAccount</a>	<CdtrAcct>	[0..1]	CashAccount24	C	<b>Nordea use:</b> For Easy Account payment type (DK) and payment to Money order (NO, FI, SE) 'NOTPROVIDED' must be stated in Creditor Account (2.80) and 1.1.4 SchemeName must not be used. In addition for payment to Money order full name and address information must be stated in 2.79
1.1.0	++++		Identification	<ld>	[1..1]	AccountIdentification4Choice	R	
1.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	All International (cross-border/cross-currency), SEPA CT and Intercompany payments where beneficiary resides within EU/EES area, must have an IBAN number. For technical usage see “ <i>User guide &amp; Message flow</i> ”, chapter 10.5  For further information, or deviations in usage of IBAN in each local country, please see <i>Country Appendix</i> , chapter 2.3.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
1.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.1.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	"NOTPROVIDED" must be stated when appropriate – see instruction in 2.80
1.1.4	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Not to be used for Easy Account payment (DK) or Money Order (FI, NO & SE) – see instruction in 2.80
1.1.5	+++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	<b>Valid code:</b> BBAN
1.1.6	+++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	<b>Valid codes:</b> BGNR = Bankgiro number (Sweden) OCR = Creditor number (Denmark)
2.81	+++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId32	C	If Ultimate Creditor is used, Name is required. <b>Note 1:</b> Ultimate Creditor will not be processed to the clearing for domestic payments <b>Note 2:</b> Postal address cannot be used for Ultimate Creditor.  For usage of name and addresses, please see <i>Country Appendix</i> , chapter 2.4.  <b>Norway:</b> Both Creditor and Ultimate Creditor name can be used for cross border payments. <b>SEPA payment:</b> Only name and identification will be forwarded to beneficiary. <b>International cheque:</b> Not used
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	Name is required. Only 35 characters will be processed as name.  <b>SEPA payment:</b> Full length (70 characters) of name for Ultimate Creditor can be used.
9.1.12	++++		Identification	<Id>	[0..1]	Party11Choice	C	Can be used for SEPA payments for all countries.
9.1.13	++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	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	<b>Valid Code:</b> CUST = Customer Number (Used for SEPA payments – for all countries)

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.21	++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	R	
9.1.28	+++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.29	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	R	
9.1.30	+++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	<b>Valid Code:</b> SOSE = Social Security Number (Used for SEPA payments – for all countries)
2.86	+++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Can either be used for SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement. <b>Note:</b> Only one occurrence allowed.
2.87	++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Can only be used for SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List. Only four (4) characters allowed. <b>Note:</b> Will not be validated by Nordea.
2.88	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Reference quoted on statement. This reference will be presented on Creditor's account statement. It can only be used for domestic payments. <b>Denmark:</b> Only to be used for domestic credit transfers. Max. 20 characters can be used. If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. <b>Finland:</b> Not used <b>Norway:</b> Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. <b>Sweden:</b> Only to be used for "Credit transfer". Max. 12 characters can be used. <b>Note:</b> Information on this level will prevail information stated in 2.99 <Ustrd>
2.89	+++		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	C	Regulatory Reporting required for certain payments for Norway and Sweden. Please see <i>Country Appendix</i> , chapter 2.2. <b>Norway:</b> Mandatory for international payments above 100.000 NOK. <b>Sweden:</b> Mandatory for international payments above 150.000 SEK.
11.1.4	++++		Details	<Dtls>	[0..n]	StructuredRegulatoryReporting3	R	



ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
11.1.8	++++		Code	<Cd>	[0..1]	Max10Text	C	<b>Note:</b> Incorrect code for Norway will be rejected.
11.1.10	++++		Information	<Inf>	[0..n]	Max35Text	C	<b>Norway:</b> Text is mandatory. Max. 35 characters will be forwarded to appropriate authorities.
2.98	+++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation7	C	Structured information can be used for both domestic and international payments, unless specified differently below.  Unstructured Remittance Information will not be processed if Structured Remittance Information exists, any exception will be stated below.  <b>Finland:</b> For information on usage of SEPA AOS2 (Additional Optional Services) see <i>Appendix Finland</i> , chapter 2.12.
2.99	++++	{Or	Unstructured	<Ustrd>	[0..n]	Max140Text	XOR	Numbers in parenthesis ( ) indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules, i.e. as stated in parenthesis ( ) below.  For usage per payment type, please see <i>Country Appendix</i> , chapter 2.1.1 and onwards.  <b>Denmark:</b> Maximum of 1.435 (41*35) characters can be used. <b>Finland:</b> One occurrence of 140 characters can be used <b>Norway:</b> Maximum of 1.000 (25*40) characters can be used, which also applies for salary and pension payments. <b>Sweden:</b> Cannot be used for salary and pension payments. Information how Nordea processes free text information, please see <i>Appendix Sweden</i> , chapter 2.4.2  <b>Note:</b> If 2.88 <Prtry> used for DK, NO & SE, it will prevail information stated on this level.  <b>International (incl. SEPA):</b> Only one occurrence of 140 characters (4*35) can be used.  <b>International:</b> If Name of UltimateDebtor is used the free text will be decreased to 105 (3*35) characters.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.100	++++	Or}	Structured	<Strd>	[0..n]	StructuredRemittanceInformation9	XOR	<p><b>Use:</b> If CREN used then min. one occurrence of CINV or SCOR must be used.</p> <p><b>Denmark:</b> Only one occurrence of Structured Remittance Information can be used and only for payments via "Transfer form", "Standard credit transfer" and "Same day credit transfer".</p> <p><b>Note:</b> For "Transfer form" form type "01", "73" structured reference cannot be used but transfer form type must be provided in 2.126.</p> <p><b>Finland:</b> For standard SEPA credit transfer one occurrence of maximum 140 characters can be used. For SEPA AOS2 maximum of 999 occurrences maximum 280 characters can be used. For information on usage of SEPA AOS2 (Additional Optional Services) see <i>Appendix Finland</i>, chapter 2.12.</p> <p><b>Norway:</b> Cannot be used for Salary and Pension payments. A maximum of 999 occurrences can be used for Creditor References and cannot be combined with Document number.</p> <p><b>Note:</b> If an incorrect Creditor Reference is detected – the whole Transaction level instruction will be rejected. For Document Number (CINV &amp; CREN) a maximum of 25 occurrences can be used.</p> <p><b>Sweden:</b> Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. Structured Remittance Information can be used when at least one invoices (CINV) or structured (SCOR) is present. Maximum 300 occurrences are then allowed. Each occurrence of Document Number can either consist of CINV, CREN or Creditor Reference (SCOR). For further information please see <i>Appendix Sweden</i>, chapter 2.1.1.</p> <p><b>Note:</b> If IBAN for Creditor and &lt;Strd&gt; used, it will be processed and reported to Debtor/Creditor as international payment.</p> <p><b>International (incl. SEPA):</b> Standard of maximum 4 occurrences can be used. Each occurrence can consist of CINV, CREN or Creditor Reference (SCOR). For exceeding occurrences (up till 999) or further information please see <i>Country Appendix</i>, chapter "Cross border payments in general".</p>
2.101	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	C	Can be used for both domestic and International (cross-border/cross-currency) payments (all countries). Only to be used once per instance of <Strd>.
2.102	++++++		Type	<Tp>	[0..1]	ReferredDocumentType2	R	
2.103	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	R	<b>Use:</b> CREN not allowed for domestic payments Denmark
2.104	+++++++		Code	<Cd>	[1..1]	DocumentType5Code	R	<p><b>Valid codes:</b> CINV = Commercial Invoice CREN = Credit Note</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.107	+++++		Number	<Nb>	[0..1]	Max35Text	C	<p>If more than one invoice/reference is given towards the beneficiary - then this element must be used.</p> <p><b>Note:</b> Structured (SCOR) references must be used under tag 2.126. If same structured remittance information contains both invoice number and "SCOR" Creditor Reference under tag 2.126, the Creditor reference will be processed towards Creditor and invoice number in this tag will be ignored.</p> <p><b>Norway:</b> Can be used for invoice or credit note numbers. Maximum 20 characters can be used.</p> <p><b>Sweden:</b> Can be used for structured reference, invoice or credit note numbers. Maximum 25 characters can be used.</p> <p><b>International (incl. SEPA):</b> Can be used for structured reference, invoice or credit note numbers.</p>
2.108	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	<b>Norway:</b> Can be used.
2.109	+++++	{Or	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	<p>Amount is mandatory if more than one structured piece of information is used.</p> <p>Total amount for all Structured Remittance Information within one Credit Transfer Transaction must not result in or contain a zero amount, except for domestic payments for Norway &amp; Sweden where zero amounts is allowed, but can never result in or contain a negative amount at Credit Transfer Transaction level.</p>
2.112	+++++	{{Or	CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	<p>Can only be used in combination with code CREN or SCOR reference.</p> <p><b>Note:</b> Currency must correspond to currency stated under Instructed or Equivalent Amount (&lt;Amt Ccy="AAA"&gt;)</p> <p><b>Nordea:</b> 11 digits + 2 decimals allowed</p> <p><b>Norway:</b> For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.</p>
2.119	+++++	Or}}	RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	<p>Can only be used in combination with code CINV or SCOR reference.</p> <p><b>Note:</b> Currency must correspond to currency stated under Instructed or Equivalent Amount (&lt;Amt Ccy="AAA"&gt;)</p> <p><b>Nordea:</b> 11 digits + 2 decimals allowed</p> <p><b>Norway:</b> For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.</p>
2.120	+++++	Or}	<a href="#">CreditorReferenceInformation</a>	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	
2.121	+++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.122	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	
2.123	+++++		Code	<Cd>	[1..1]	DocumentType3Code	R	<b>Valid code:</b> SCOR = Structured Communication Reference
2.125	+++++		Issuer	<lssr>	[0..1]	Max35Text	C	ISO (International Standardisation Organisation) reserved for ISO 11649 international creditor's reference. Used for SEPA payments and International (cross-border/cross-currency) payments, "Same day credit transfer" and "Standard Credit Transfer" for Denmark.
2.126	+++++		Reference	<Ref>	[0..1]	Max35Text	R	<p><b>Denmark:</b> For payment via "Transfer form" the form type (04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: &lt;Ref&gt;75/1234567890123456&lt;/Ref&gt; The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 can be used together with &lt;Ustrd&gt;. For form type 01 and 73 only the form type must be stated (Example: &lt;Ref&gt;73&lt;/Ref&gt; and further beneficiary information stated in &lt;Ustrd&gt;. For Payment types "Standard credit transfer", "Same-day credit transfer" and "Easy account payment" the reference can contain maximum 25 characters. If Creditor Reference is provided, 2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST and 2.86 Purpose and 2.99 Unstructured will not be forwarded.</p> <p><b>Finland:</b> Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters.</p> <p><b>Norway:</b> Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used.</p> <p><b>Sweden:</b> Creditor Reference can contain maximum 25 characters Please also see 2.100 &lt;Strd&gt; for possible combined invoice, Creditor Reference and credit note usage.</p> <p><b>International and SEPA payments:</b> Max. 4 occurrences can as standard be used for structured Creditor Reference. Please also see 2.100 &lt;Strd&gt; for possible combined invoice, Creditor Reference and credit note usage. For usage of extended occurrences (max. 999) please see <i>Country Appendix</i>, chapter "Cross border payments in general" for further information.</p>