

Corporate Access Payables Changes in Message Implementation Guideline

pain.001.001.03

CustomerCreditTransferInitiationV03

Changes in version 1.3 since version 1.2

MIG version: 1.3

Date: 20-06-2017

Please refer to “Introduction” chapter for release by Nordea.

The logo consists of a dark blue rounded rectangle. Inside, the word 'CORPORATE' is written in white, uppercase letters. Below it, the word 'ACCESS' is written in a larger, orange, uppercase font.

CORPORATE
ACCESS

Introduction

This change document is reflecting changes and introduction of new services which will be released by Nordea during different time spans. The changes or new services are as follows:

1. Changes that will occur immediately when document/MIG released, i.e. 20. June 2017
2. Introduction of "Payment Specification Report", which will be launched by 15. August 2017. This service will allow customers to use, for ordinary International (incl. SEPA) payments, up till 999 invoices and/or Creditor references (<Strd>) within one Credit Transfer towards Creditor. Information about paid invoices/Creditor references will be provided towards Creditor via Nordea's web-page nordea.com/PSR. For further information, please see *Country Appendix*, chapter 2.1.7
3. Nordea will in November 2017 include Finland into Corporate Access Payables service with same functionality as for the other Nordic countries. Changes related to Finland are to be considered as a "draft" version, whereas a final version will, together with pain.002.001.03 and camt.054.001.02, be released in due time before launch date by Nordea. Exact date for launch will be duly informed by Nordea.

1. Changes to elements/attribute or codes valid by 20. June 2017.

This part of the change document reflects changes that will occur by 20. June 2017.

1.2 CreationDateTime

Current date changed from -7 till -15 calendar days.

2.2 PaymentMethod

Payment Method "CHK" removed for Denmark.

2.43 InstructedAmount

Instructions for allowed number of digits for SEPA payments added.

2.58 DeliveryMethod

Delivery Method incl. 2.59 <Code> removed, i.e. not used by any country.

2.77 CreditorAgent

6.1.7 <Name> added and must be used when only Clearing System Identification used.

2.79 Creditor

9.1.16 <Identification> changed from "Conditional" till "Required" in accordance to ISO20022.

2. Changes to instructions and other text valid by 20. June 2017.

This part of the change document reflects changes of instructions or other text that will occur by 20. June 2017.

2.2 PaymentMethod

Instructions for Payment Method "CHK" added for Denmark, i.e. not allowed to use.

2.29 InstructionIdentification

Information for Denmark about usage when single booking applies removed and can be found under *Appendix Denmark*, chapter 2.5.

2.30 EndToEndIdentification

Information for Denmark about usage when single booking applies removed and can be found under *Country Appendix* chapter 2.5.

2.43 InstructedAmount

Instructions for allowed number of digits for SEPA payments added.

2.45 EquivalentAmount

Referral to <InstructedAmount> for allowed number of digits added.

2.52 ChequeInstruction

Information for Denmark removed, i.e. not used anymore.

2.58 DeliveryMethod

Delivery Method incl. 2.59 <Code> removed, i.e. not used by any country.

2.77 CreditorAgent

Information extended about usage.

6.1.1 <BIC> Instructions simplified

6.1.7 <Name> added and must be used when only Clearing System Identification used.

2.80 CreditorAccount

Information in about usage for Easy account payment (DK) and Money orders (NO & SE) simplified.

2.89 RegulatoryReporting

Information about code usage and allowed number of characters to use added for Norway

2.99 Unstructured

Information about usage for Denmark removed and referred to *Country Appendix*. Usage of free text for Sweden added with reference to *Country Appendix*.

2.100 Structured

Information re-structured. Information for Sweden about usage of IBAN for Creditor Account and use of <Strd> for domestic payments will be processed as International payments towards both Debtor and Creditor.

2.103 CodeOrProprietary

Usage for Denmark added, i.e. CREN not allowed to use.

2.125 Issuer

Usage for SEPA added.

3. Changes to elements/attribute or codes valid by 15. August 2017.

This part of the change document reflects changes that will occur when Nordea introduces by 15. August 2017 its "Payment Specification Report" service, which allows customers to use up till 999 invoices and/or Creditor References (<Strd>) in one Credit Transfer.

No changes will occur for elements, attributes or codes.

4. Changes to instructions and other text valid by 15. August 2017.

This part of the change document reflects changes that will occur to instructions or other text when Nordea introduces by 15. August 2017 its "Payment Specification Report" service. This will allow customers to use up till 999 invoices and/or Creditor References (<Strd>) in one Credit Transfer for ordinary International (incl. SEPA) payments.

2.100 Structured

For ordinary International payments (incl. SEPA) number of occurrences extended till maximum 999. Both invoices and/or Creditor references can be used. Change valid for all countries. Reference to *Country Appendix* added.

2.126 Reference

Reference to Country Appendix added for extended usage up till max. 999 occurrences added.

5. Changes to elements/attribute or codes related to Finland.

This part of the change document reflects changes that will occur when Finland will be part of Corporate Access Payables by November 2017. **Note:** Exact date when launched will be duly announced by Nordea.

2.20 DebtorAccount

Usage of 1.1.1 <IBAN> mandatory for Finland.

2.21 DebtorAgent

Information in 6.1.1 <BIC> added with Finland (NDEAFIHH).

2.24 ChargeBearer

Use of other codes than SHAR or SLEV within EU/EES area will cause rejection.

For payments outside EU/EES area DEBT, SHAR or SLEV can be used, use of other codes will cause rejection.

Note: The above will apply for all countries, not only for Finland.

Sweden: Use of other codes than SHAR or SLEV for International cheque payments will cause rejection.

2.43 InstructedAmount

Domestic currency (EUR) for Finland and allowed number of digits added.

6. Changes to instructions and other text related to Finland.

This part of the change document reflects changes of instructions or other text that will occur when Finland will be part of Corporate Access Payables by November 2017. **Note:** Exact date when launched will be duly announced by Nordea.

2.1 PaymentInformationIdentification

Usage for Finland added.

2.2 PaymentMethod

Usage for Finland added.

2.3 BatchBooking

Usage for Finland (SEPA payments) added.

2.9 Code (Service Level)

Usage of Urgent (URGP) payment for Finland added.

2.17 RequestedExecutionDate

Usage of Salary (SALA) & Pension (PENS) payments for Finland added.

2.20 DebtorAccount

Usage of 1.1.1 <IBAN> for Finland added.

Instructions for 1.1.3 <Identification> for Finland added i.e. cannot be used.

2.21 DebtorAgent

Information in 6.1.1 <BIC> added with Finland (NDEAFIHH).

2.24 ChargeBearer

Instruction for usage of charges within and outside EU/EES area added.

Note: This information applies for all countries, not only for Finland.

Sweden: Use of other codes than SHAR or SLEV for International cheque payments will cause rejection.

2.30 EndToEndIdentification

Information for Finland about usage when single booking applies can be found under *Country Appendix* chapter 2.5.

2.34 Code (Service Level)

Usage of Urgent (URGP) payment for Finland added.

2.43 InstructedAmount

Instructions for used domestic currency for Finland and allowed number of digits added.

2.48 ExchangeRate

Information for Finland added, i.e. not used.

2.49 RateType

Information for Finland added, i.e. not used.

2.50 ContractIdentification

Information about usage for Finland added.

2.51 ChargeBearer

Instruction for usage of charges within and outside EU/EES area added.

Note: This information applies for all countries, not only for Finland.

Sweden: Use of other codes than SHAR or SLEV for International cheque payments will cause rejection.

2.79 Creditor

Usage for domestic Money order Finland added for:

9.1.1 <PostalAddress>.

9.1.12 <Identification>

9.1.28 <Identification>

9.1.30 <Code>

2.80 CreditorAccount

Information about usage for Money orders Finland added.

2.88 Proprietary

Information about usage for Finland added i.e. cannot be used.

2.98 RemittanceInformation

Information for Finland and usage of SEPA AOS2 (Additional Optional Services) added.

2.99 Unstructured

Information about usage for Finland added.

2.100 Structured

Information for Finland added.

2.126 Reference

Information about usage for Finland added.