

Corporate eGateway  
Message Implementation Guideline

## **pain.001.001.03**

CustomerCreditTransferInitiationV03

MIG version: 3.0  
Date: 2024-12-12

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## 1. Introduction

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.

The terms and definitions used in this document are defined in a separate document, "Glossary for Corporate eGateway", which can be found on the Nordea Group's homepage: [www.nordea.com/eGateway](http://www.nordea.com/eGateway).

This Message Implementation Guide complies 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.

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1.

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

For more information about Payment types, please read the document "Payment Types Nordea.doc" Additional information about account number structure, and usage, can be found in the document "Accounts in Nordea.doc" Both documents can be found at Nordea eGateway web page.

Further information about ISO 20022 definitions in pain.001.001.03 can be found in document "Payments - Maintenance\_2009 - Message Definition Report.pdf" at [www.nordea.com](http://www.nordea.com).

Link: [Payments\\_Maintenance\\_2009.pdf](#)

**Please note**, that Nordea do not accept LineBreak (CR LF) inside text elements. If LineBreak is included the file will fail in the processing, and pain.002 will not be reported.

## 2. Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor.

## 3. 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 September 2009,  
pain.001.001.03, CustomerCreditTransferInitiationV03

## 4. Guideline

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
		<b>Customer Credit Transfer Initiation</b>	<CstmrCdt-TrfInitn>		CustomerCreditTransfer-InitiationV03	Used to request movement of funds from debtor's account to a creditor.
1.0		GroupHeader	<GrpHdr>	[1..1]	GroupHeader32	
1.1		MessageIdentification	<MsgId>	[1..1]	Max35Text	This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report.
1.2		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	
1.6		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	
1.8		InitiatingParty	<InitgPty>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Required by CGI.
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Required by CGI.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	Presently not used.
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18		Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	Required by Nordea. CUST is the agreement Identification that is agreed by Nordea. <b>Allowed Codes:</b> CUST CustomerNumber
9.1.19		Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Not used.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.0		PaymentInformation	<PmtInf>	[1..9999]	PaymentInstruction-Information3	All credit transfer transactions for the same debit account, payment date and currency must be stated under the same Payment level. Only 999 occurrences are allowed for all payments from UK and external banks, and for international and high value payments from Sweden and US. For all other payment types a maximum of 9.999 instances is allowed.
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Will be returned in a Status Report pain.002.001.03
2.2		PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod3Code	CHK only valid for Canada and USA and International payment to cheque, including SWIFT to cheque. <b>Canada:</b> CHK must always be stated for domestic <i>Cheque payment</i> . <b>Finland:</b> For domestic <i>Payment to money order</i> code TRF must be used. <b>Great Britain:</b> For <i>Payment to money order code</i> TRF must be used without a beneficiary account. <b>International:</b> For International <i>Payment to cheque</i> , code CHK must always be stated. <b>Norway:</b> For domestic <i>Payment to money order code</i> TRF must be used without a beneficiary account. <b>Sweden:</b> For domestic <i>Payment to money order code</i> TRF must be used without a beneficiary account. <b>USA:</b> CHK must always be stated for domestic <i>Cheque payment</i> .  <b>Allowed Codes:</b> CHK Cheque TRF CreditTransfer
2.3		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	<b>Only processed for Finland</b> <b>Allowed codes:</b> false = Single booking requested true = Batch booking requested  <b>Finland:</b> If batch booking not given, default is Batch booking = true  For other countries, batch booking indicator will be ignored, and local booking rules will apply.
2.5		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	If used Nordea will control that the total sum is equal to the sum of all individual amounts of the Credit transactions irrespective of the currency. Nordea handle only one currency per payment information.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.6		<a href="#">PaymentTypeInformation</a>	<PmtTpInf>	[0..1]	PaymentType-Information19	
2.8		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	See Payment Types document for more information.
2.9	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	NURG is default value. SEPA will be treated by Nordea as NURG. <b>Norway:</b> For domestic <i>Express payment</i> either code URGP or SDVA may be used.  <b>Allowed Codes:</b> NURG Non-urgent payment SDVA SameDayValue SEPA SingleEuroPaymentsArea URGP Urgent Payment.
2.10	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.11		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	Code IN must be stated for international payments, except for SEPA payments from accounts in Finland. If no code is present, the payment will be processed as domestic. <b>Denmark and USA:</b> Code SDCL is used for <i>Same-day credit transfer</i> .
2.12	{Or	Code	<Cd>	[1..1]	ExternalLocal-Instrument1Code	<b>Allowed Codes:</b> IN International payments. SDCL Same Day Clearing
2.13	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.14		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	Payment types INTC and TREA (or CORT) can alternatively be specified for each credit level. Note: Code TREA and CORT may both be used - but both will be treated as Financial payments, e.g. will be processed in an equal manner. See document Payment Types for more information on codes. <b>Poland:</b> TAXS must be used for payment type Split tax payment. This payment type is required for commercial payments above 15.000 PLZ.
2.15	{Or	Code	<Cd>	[1..1]	ExternalCategory-Purpose1Code	Instruction for the payment type. Some codes are linked to the service level. This element can either be used here or at the transaction (credit) level, but not both. SALA or PENS only valid at this level. All credits must be the same. See document Payment Types for more information on codes. <b>Allowed Codes:</b> CORT Financial payment INTC Intra company payment PENS Pension payment SALA Salary payment SUPP Supplier payment (Default Value) TREA Financial payment TAXS Tax payment
2.16	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.17		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	This is the requested execution date when the payment will be processed if sufficient funds on the account. <b>Sweden:</b> Salary payments via Bankgiro. Due to local rules the date is always the date when the funds must be available on the beneficiary's account. The actual execution date will therefore always be back-valuated.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.19		Debtor	<Dbtr>	[1..1]	PartyIdentification32	Debtor is required (CGI). Name and Country required (CGI). Debtor identifies the owner of the DebtorAccount. <b>International:</b> UltimateDebtor takes precedence over Debtor.
9.1.0		Name	<Nm>	[0..1]	Max140Text	Name is required (CGI). Only 35 characters will be processed unless otherwise described below. <b>SEPA credit transfer:</b> 70 characters will be processed.
9.1.1		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	Required by CGI.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	<b>Norway:</b> Codes in <Prtry> 9.1.19 are only used for Norway. Ignored for other countries. SOSE: The payment approver's Social Security number in Nordic countries. NIDN: The payment approver's National Identity outside Nordic countries. Minimum 1 occurrence of SOSE or NIDN is required, and a maximum of 2 occurrences of SOSE/NIDN are allowed. The ID used in the payment file must exactly match the ID registered on the approver in the agreement with Nordea. XARF: Required. Debtor's own verification code / authorization reference. Can be a fixed value, or a value, that is related to the individual Payment Information level. Not validated by Nordea. Note: XAVD, XAMT and XADT are not used by Nordea.
9.1.16		Identification	<Id>	[1..1]	Max35Text	<b>Finland:</b> CPS Service code given by Nordea is mandatory. If Identification is used, 9.1.18 Code is required. If SEPA Debtor ID is not used, then CPS Service code can be reported with code CUST. <b>Norway:</b> SEPA Debtor ID can be used in combination with codes in 9.1.19 Proprietary. <b>International:</b> SEPA Debtor ID can be reported with code CUST.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	<b>Allowed Codes:</b> CUST - CPS Service code or SEPA Debtor Id (see comments in 9.1.16) BANK - CPS Service code
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	<b>Allowed Codes:</b> SOSE - eXternal Authorization/Organisation Approver [R] NIDN - eXternal National Identity Number [R] Note: Either SOSE or NIDN is required. See comment in <Othr> 9.1.15 XARF - eXternal Autorization Reference [R] <b>Ignored codes (not used by Nordea):</b> XAVD - eXternal Autorization VenDor XAMT - eXternal Autorization Method XADT - eXternal Autorization Date Time
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Not used.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.20		<a href="#">DebtorAccount</a>	<DbtrAcct>	[1..1]	CashAccount16	Either IBAN or BBAN account format, please see separate document. <b>Finland:</b> Only IBAN
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	If Identification is used, SchemeName is required.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccount-Identification1Code	<b>Applicable codes:</b> BBAN BBANIdentifier
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
1.1.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	Required by CGI.
2.21		<a href="#">DebtorAgent</a>	<DbtrAgt>	[1..1]	BranchAndFinancialInstitution-Identification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution-Identification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Nordea's SWIFT address for the account servicing branch must always be present. SWIFT address for the ordered bank: NDEADKKK=Denmark NDEAFIHH=Finland NDEANOKK=Norway NDEASESS=Sweden NDEAGB2L=Great Britain NDEAUS3N=USA
6.1.8		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	Required by CGI.
6.1.17		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
2.23		<a href="#">UltimateDebtor</a>	<UltmtDbtr>	[0..1]	PartyIdentification32	If UltimateDebtor is used, Name is required (CGI). 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. <b>Note:</b> Only Name is processed from 2.23 UltimateDebtor. If also PostalAddress needs to be processed, please use 2.70 UltimateDebtor. <b>Denmark:</b> Cannot be used for international payments since address is required. Use 2.70 instead. <b>International:</b> UltimateDebtor takes precedence over Debtor.



ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
9.1.0		Name	<Nm>	[0..1]	Max140Text	<p>Name is required (CGI). 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 has been used.</p> <p><b>Canada:</b> Only 16 characters will be processed. <b>Denmark:</b> Not processed for salary and pension payments and payments via transfer form (except for form type 01 and 73). <b>SEPA credit transfer:</b> In SEPA credit transfer 70 characters will be processed. <b>Norway:</b> Not processed for salary and pension payments. <b>USA:</b> Only 16 characters will be processed.</p>
2.24		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	<p><b>General:</b> Regarding SLEV: Each debtor and creditor pay own cost. Default for SEPA. Nordea will also use SLEV when code SHAR is used for payments that qualify to be delivered via SEPA. In general Nordea will for all countries/payment types apply the code SHAR/SLEV, if no Charge Bearer code is populated.</p> <p>Code "DEBT" cannot be used within EEA countries. Only SLEV/SHAR is allowed for payments to/from EU/EES countries</p> <p><b>Allowed Codes:</b> CRED Borne by Creditor DEBT Borne by Debtor SHAR Shared SLEV Following Service Level</p> <p><b>Denmark:</b> CRED cannot be used. <b>Sweden:</b> DEBT cannot be used.</p>
2.27		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..9999]	CreditTransferTransaction-Information10	<p>Only 999 occurrences are allowed for all payments from UK and external banks, and for international and high value payments from Sweden and US. For all other payment types a maximum of 9.999 instances of is allowed.</p>
2.28		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1	
2.29		InstructionIdentification	<InstrId>	[0..1]	Max35Text	<p>Instruction Id – Customer reference number - must be unique. It will be returned in the status reports. If Instruction Id is missing, Nordea will use EndToEndId as customer reference. This will be used for duplicate control on transaction level.</p>
2.30		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	<p>The End to End Reference must be unique. This will be used for duplicate control on transaction level, if Instruction Id is not present. It will be returned in the status reports and will be forwarded to beneficiary.</p>

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.31		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentType-Information19	Payment type must be instructed either on this level or at Payment Information level but not both.
2.33		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	See Payment Types document for more information. Using other codes or code combinations may result in payment rejection.
2.34	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	<b>Great Britain:</b> URNS for payment type <i>Faster payment</i> . Only on CreditTransferTransactionInformation level.  <b>Allowed Codes:</b> URNS Urgent Payment Net Settlement
2.35	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.39		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	<b>Poland:</b> TAXS must be used for payment type Split tax payment. This payment type is required for commercial payments above 15.000 PLZ.
2.40	{Or	Code	<Cd>	[1..1]	ExternalCategory-Purpose1Code	<b>Allowed Codes:</b> CORT Financial Payment INTC IntraCompanyPayment SUPP SupplierPayment (Default) TREA TreasuryPayment
2.41	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.42		Amount	<Amt>	[1..1]	AmountType3Choice	All Credit Transfer Transactions within one Payment Information, must have the same currency. For domestic payments valid values for currency code are: <b>Canada:</b> CAD <b>Denmark:</b> DKK <b>Finland:</b> EUR <b>Great Britain:</b> GBP <b>Norway:</b> NOK <b>Sweden:</b> SEK <b>USA:</b> USD
2.43	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAnd-Amount	Amount must always be greater than zero for all domestic and international payments. Negative amounts are not allowed for any country or payment type. NOTE: All Credit Transfer Transactions within one Payment Information, must have the same currency.
2.44	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	Only used for International payments from accounts in <b>Denmark</b> and <b>Norway</b> .  Usage of both InstructedAmount and EquivalentAmount within one instance of Payment Information, is <b>not</b> allowed, i.e. all Credit Transfer Transactions, within one single PaymentInformation, must all be initiated with either InstructedAmount or with Equivalent amount.
2.45		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAnd-Amount	All Credit Transfer Transactions within one Payment Information, must have same currency in 2.45 <Amount>.
2.46		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyCode	All Credit Transfer Transactions within one Payment Information, must have same currency in 2.46 <CurrencyOfTransfer>

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.51		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	<p><b>General:</b> Regarding SLEV: Each debtor and creditor pay own cost. Default for SEPA. Nordea will also use SLEV when code SHAR is used for payments that qualify to be delivered via SEPA. In general Nordea will for all countries/payment types apply the code SHAR/SLEV, if no Charge Bearer code is populated.</p> <p>Code "DEBT" cannot be used within EEA countries. Only SLEV/SHAR is allowed for payments to/from EU/EES countries</p> <p><b>Allowed Codes:</b> CRED Borne by Creditor DEBT Borne by Debtor SHAR Shared SLEV Following Service Level</p>
2.52		ChequeInstruction	<ChqInstr>	[0..1]	Cheque6	
2.53		ChequeType	<ChqTp>	[0..1]	ChequeType2Code	<b>Allowed codes:</b> CCHQ Customer Cheque
2.54		ChequeNumber	<ChqNb>	[0..1]	Max35Text	<b>USA:</b> Required. Used for cheque serial number (max. 8 digits) <b>Canada:</b> Required. Used for cheque serial number (max. 8 digits)
2.58		DeliveryMethod	<DlvryMtd>	[0..1]	ChequeDeliveryMethod1Choice	Only used for USA.
2.59	{Or	Code	<Cd>	[1..1]	ChequeDelivery1Code	<p><b>USA:</b> CRCD Courier to Payee CRDB Courier to Remitter MLCD First Class Mail to Payee MLDB Special Handling back to remitter – Pre-agreed between the parties CRFA Special Handling to Payee - Pre-agreed between the parties</p> <p>If no code is reported, default value MLCD will be used.</p>
2.60	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.70		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	<p>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 take precedence over 2.23 Ultimatedebtor at Payment level. If UltimateDebtor is used, Name and Country is required (CGI).</p> <p><b>Denmark:</b> Not processed for <i>Salary payment</i>, <i>Pension payment</i> and <i>Payments via transfer form (except for form type 01 and 73)</i>. For other payments types PostalAddress must be structured (i.e. AddressLine may not be used). For international payments full name and address must be used.</p> <p><b>Great Britain:</b> Only name will be processed for both domestic and international payments.</p> <p><b>Norway:</b> Not processed for <i>Salary payment</i> and <i>Pension payment</i>.</p> <p><b>Sweden:</b> Only Name will be processed in International payments.</p> <p><b>Sweden BG:</b> For all payments from bankgiro, Ultimate Debtor will only be processed as free text towards the beneficiary. For <i>Payment to account</i> the information will only be forwarded if Instruction for Creditor Agent is present.</p> <p><b>Sweden PG:</b> Ultimate Debtor can be used for payments to PlusGiro</p> <p><b>International:</b> 2.70 UltimateDebtor takes precedence over 2.19 Debtor and 2.23 UltimateDebtor on Payment level.</p>
9.1.0		Name	<Nm>	[0..1]	Max140Text	<p>Name is required (CGI). Only 35 characters will be processed unless otherwise described below.</p> <p><b>Canada:</b> Only 16 characters will be processed.</p> <p><b>Denmark:</b> Not processed for <i>Salary payment</i>, <i>Pension payment</i>, and <i>Payments via transfer form (except for form type A01 and A73)</i>.</p> <p><b>SEPA credit transfer:</b> 70 characters will be processed.</p> <p><b>Norway:</b> Not processed for <i>Salary payment</i> and <i>Pension payment</i>.</p> <p><b>USA:</b> Only 16 characters will be processed.</p>
9.1.1		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	Street Name and Building Number will be concatenated into 35 characters except for Finland.
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Max16Text	Street Name and Building Number will be concatenated into 35 characters except for Finland.
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.10		Country	<Ctry>	[0..1]	CountryCode	If PostalAddress is used country is required (CGI).
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	AddressLine may only be used for international payments.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Can be used for SEPA payments
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	<b>Allowed Codes:</b> CUST CustomerNumber (Used for SEPA payments)
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.71		<a href="#">IntermediaryAgent1</a>	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitution-Identification4	BIC for IntermediaryAgent1 is only used for international payments and high value payments, when applicable. <b>Note:</b> Not allowed for Finland.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution-Identification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	
2.77		<a href="#">CreditorAgent</a>	<CdtrAgt>	[0..1]	BranchAndFinancialInstitution-Identification4	CreditorAgent is not required for payments to SEPA participant countries in any currency. This applies for payments from Denmark, Finland, Norway, Sweden and Great Britain. BIC is recommended for international payments outside SEPA area. <b>Great Britain:</b> If BBAN used then Clearing System Identification is required.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution-Identification7	
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	<b>Great Britain:</b> For domestic payments, if BIC is used and ClearingSystemMemberId is not present, CreditorAccount IBAN must be used. <b>International:</b> BIC or ClearingSystemMemberId is required for all countries.
6.1.2		ClearingSystemMember-Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMember-Identification2	<b>Canada:</b> ClearingSystemMemberId (8 digits) is required for domestic payments. <b>Denmark:</b> Only used for Intl. payments to Australia, Canada, India, New Zealand, South Africa and USA. <b>Great Britain:</b> If ClearingSystemMemberId (6 digits) is used, then BBAN is required for domestic payments. <b>USA:</b> ClearingSystemMemberId (9 digits) is required for domestic payments. <b>International:</b> BIC or ClearingSystemMemberId is required for all countries.
6.1.3		ClearingSystem-Identification	<ClrSysId>	[0..1]	ClearingSystem-Identification2-Choice	

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6.1.4	{Or	Code	<Cd>	[1..1]	ExternalClearingSystem-Identification1Code	<b>Allowed Codes:</b> ATBLZ Austrian Bankleitzahl AUBSB Australian Bank State Branch Code (BSB) CACPA Canadian Payments Association Payment Routing Number CHBCC Swiss Clearing Code (BC Code) CHSIC Swiss Clearing Code (SIC Code) DEBLZ German Bankleitzahl ESNCC Spanish Domestic Interbanking Code GBDSC UK Domestic Sort Code GRBIC Hellenic Bank Identification Code HKNCC Hong Kong Bank Code IENCC Irish National Clearing Code INFSC Indian Financial System Code ITNCC Italian Domestic Identification Code NZNCC New Zealand National Clearing Code PLKNR Polish National Clearing Code PTNCC Portuguese National Clearing Code USABA United States Routing Number (Fedwire, NACHA) USPID CHIPS Participant Identifier ZANCC South African National Clearing Code
6.1.5	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
6.1.6		MemberIdentification	<MmbId>	[1..1]	Max35Text	
6.1.7		Name	<Nm>	[0..1]	Max140Text	<b>Finland:</b> If name and place of bank is used, country code is mandatory. <b>International:</b> Name is required, if BIC is not reported, except for SEPA payments.
6.1.8		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	Required by CGI.
6.1.17		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
2.78		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	CashAccount16	
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccount-Identification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1-Code	<b>Allowed Codes:</b> BBAN BBANIdentifier (optional)
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.

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2.79		Creditor	<Cdttr>	[0..1]	PartyIdentification32	<p>Creditor is required (CGI) Creditor identifies the credit account owner. If the party that is the ultimate beneficiary of the cash transfer differs from Creditor, the ultimate beneficiary must be stated in 2.81 UltimateCreditor. Creditor name is always forwarded as credit account holder, in addition, if only creditor is used, creditor information will be forwarded as ultimate creditor information. If both Creditor and Ultimate Creditor (2.81) are used, then Ultimate Creditor will take precedence and only the name will be processed for the Creditor. For payment to money order (or cheque) or when advice is to be sent by mail to the Creditor, the address of the Creditor must be stated in addition to Creditor's name. Creditor Name and Address is required for <i>Payment to money order</i> and <i>Cheque payment</i>.</p> <p><b>Denmark:</b> Creditor Name and Address will not be forwarded for Domestic payments. <b>Norway:</b> Both Creditor and Ultimate Creditor can be used for <i>International payment</i>. <b>Sweden BG:</b> For <i>Payment to account</i> Creditor information will only be forwarded if Instruction for Creditor Agent is present. When Instruction for Creditor Agent is used for payment to money order or for payment to account with Instruction for Creditor Agent, then name, town name and post code, within Sweden, are all mandatory. <b>Sweden PG:</b> Name and address is only be used for <i>Payment to money order</i>.</p>
9.1.0		Name	<Nm>	[0..1]	Max140Text	<p>Name is required (CGI). Only 35 characters will be processed unless otherwise described below.</p> <p>SEPA credit transfer: 70 characters will be processed.</p> <p><b>USA:</b> Cheques: Max. 70 characters will be processed. C/O name can be stated in position 36-70.</p> <p><b>International:</b> Max. 70 characters will be processed. C/O name can be stated in position 36-70. If more than 35 characters is used, there will be less space for address information.</p>
9.1.1		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	Required by CGI.
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	<p>Required for domestic payments in Canada, Denmark, Finland, Norway, Sweden and USA. For domestic payments in Great Britain and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.</p> <p>Street Name and Building Number will be concatenated into 35 characters except for Finland and USA.</p> <p><b>Canada:</b> PO Box number must <u>not</u> be reported. <b>USA:</b> US cheques Street Name and Building Number will be concatenated into 70 char.</p>

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9.1.6		BuildingNumber	<BldgNb>	[0..1]	Max16Text	Required for domestic payments in Canada, Denmark, Finland, Norway, Sweden and USA. For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.  Street Name and Building Number will be concatenated into 35 characters except for Finland.  <b>USA:</b> US cheques Street Name and Building Number will be concatenated into 70 characters.
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	Required for domestic payments in Canada, Denmark, Finland, Norway, Sweden and USA.  For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	Required for domestic payments Canada, Denmark, Finland, Norway, Sweden and USA.  For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.
9.1.9		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	<b>Canada:</b> Province code is required for domestic payments. <b>USA:</b> State code is required for domestic payments.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	Unstructured address information can only be used for SEPA credit transfers and international payments (from all countries), and for domestic payments in Great Britain. Only 2 occurrences may be used. NOTE: Except for SEPA credit transfers and International payments from Finland, this will be processed as 3 * 35 characters.  Address line can be combined with structured elements, e.g. PostCode and TownName. If more than 35 characters are used in the Name tag then address line will be reduced with 35 characters. <b>Canada:</b> PO Box number must <u>not</u> be reported. <b>Finland:</b> For SEPA credit transfers two AddressLines will be forwarded in full. For <i>International payment</i> max 70 characters will be forwarded in 2 * 35 lines. Information is combined from two AddressLines by removing extra blanks.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	



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9.1.16		Identification	<Id>	[1..1]	Max35Text	If Identification is used, SchemeName is required. Can be used for SEPA payments with code CUST. <b>Canada:</b> Required for domestic ACH payments with code CUST. Maximum 15 char. will be forwarded. <b>Denmark:</b> Used for "Easy Account" (NemKonto) payment. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits. For <i>Standard credit transfer</i> and <i>Same-day credit transfer</i> , ordering customer identification with beneficiary may be used with code CUST. If RF Creditor reference is used, the ordering customer identification (CUST) will not be processed. <b>USA:</b> Vendor number identifying the creditor (max. 15 char.) may be used with code CUST for payment type "Domestic cheque payment".
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	<b>Allowed Codes:</b> CUST CustomerNumber (Used for SEPA payments) TXID TaxIdentificationNumber
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	If Identification is used, SchemeName is required. <b>Denmark:</b> Used for <i>Easy Account</i> (NemKonto) payment. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits. <b>Finland:</b> For <i>Salary payment</i> and <i>Pension payment</i> , and for <i>Payment to money order</i> , beneficiary's personal identification can be given with code SOSE.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentification-SchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPerson-Identification1Code	<b>Allowed Codes:</b> SOSE SocialSecurityNumber TXID TaxIdentificationNumber
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.80		<a href="#">CreditorAccount</a>	<CdtrAcct>	[0..1]	CashAccount16	See Account document for information on local account structures.
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	All SEPA payments must have an IBAN number. IBAN is the preferred option for international payments to every country where IBAN is used.
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	For beneficiary account information, please see separate document "Nordea Account structure".
1.1.3		Identification	<Id>	[1..1]	Max34Text	If Identification is used, SchemeName is required except for usage of "NOTPROVIDED" in DK. <b>Denmark:</b> For <i>Easy Account</i> (NemKonto) payment: Must always be 'NOTPROVIDED' and 1.1.4 SchemeName must not be used.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	

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1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccount-Identification1Code	<b>Allowed Codes:</b> BBAN BBANIdentifier  Not allowed codes will be treated as overpopulation
1.1.6	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	<b>Allowed Codes:</b> BGNR Bankgiro Number (Sweden) OCR Creditor Number (Denmark)
1.1.8		Type	<Tp>	[0..1]	CashAccountType2	Only used for Canada and USA for account type. <b>Canada:</b> Default value CACC. <b>USA:</b> Default value CACC.
1.1.9	{Or	Code	<Cd>	[1..1]	CashAccountType4Code	<b>Allowed Codes:</b> CACC Current (Default value) SVGS Savings
1.1.10	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.81		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	If Ultimate Creditor is used, Name and Country is required (CGI). If Ultimate Creditor is used it will take precedence over information in Creditor (2.79). For usage see Creditor.
9.1.0		Name	<Nm>	[0..1]	Max140Text	Name is required (CGI). Only 35 characters will be processed unless otherwise described below.  <b>SEPA credit transfer:</b> 70 characters will be processed.
9.1.1		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	PostalAddress is required (CGI)
9.1.5		StreetName	<StrtNm>	[0..1]	Max70Text	Street Name and Building Number will be concatenated into 35 characters except for Finland.
9.1.6		BuildingNumber	<BldgNb>	[0..1]	Max16Text	Street Name and Building Number will be concatenated into 35 characters except for Finland.
9.1.7		PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		TownName	<TwnNm>	[0..1]	Max35Text	
9.1.9		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Will only be processed for Finland.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Country is required (CGI).
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	Unstructured address information can only be used for international payments.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Can be used for SEPA payments
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisation-Identification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	If Identification is used, SchemeName is required.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisation-Identification1Code	<b>Allowed Codes:</b> CUST CustomerNumber (Used for SEPA payments) TXID TaxIdentificationNumber

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9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	If Identification is used, SchemeName is required.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentification-SchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPerson-Identification1Code	<b>Allowed Codes:</b> SOSE SocialSecurityNumber
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.82		InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..n]	InstructionForCreditorAgent1	When Instruction for Creditor Agent is used, beneficiary's bank will advise the beneficiary, depending on agreement between beneficiary and beneficiary's bank. Can only be used for Sweden Bankgiro. <b>Sweden BG:</b> Instruction for Creditor agent is only used with payment type <i>Payment to account</i> . For <i>Payment to account</i> the document number will only be forwarded to beneficiary when Instruction for Creditor Agent is present, otherwise only Reference quoted on statement will be forwarded to the beneficiary's account statement.
2.83		Code	<Cd>	[0..1]	Instruction3Code	<b>Allowed Codes:</b> TELB Telecom
2.86		Purpose	<Purp>	[0..1]	Purpose2Choice	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. Note: Only one occurrence allowed.
2.87	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	Can only be used for SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External CodeList. Only four (4) characters allowed. Note: Will not be validated by Nordea.
2.88	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Reference quoted on statement. This reference will be presented on Creditor's account statement. It may only be used for domestic payments. Only used by Denmark and Sweden. <b>Denmark:</b> Only to be used for <i>Standard credit transfer</i> and <i>Same-day credit transfer</i> when no advice is to be sent. The reference may not be more than 20 characters long. If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. <b>Sweden BG:</b> Only to be used for <i>Payments to account</i> and <i>Salary payment</i> . The reference may not be more than 12 characters long. <b>Sweden PG:</b> Only to be used for <i>Payments to account</i> and <i>Salary payment</i> . The reference may not be more than 12 characters long, except for payments to Nordea accounts, where 20 characters can be reported.
2.89		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	Regulatory Reporting is required for certain payments from Norway and Sweden. For detailed information, please contact local Authorities or local branch. <b>Note:</b> This tag can only be present one time per Credit Transaction, more occurrences will be ignored by Nordea.  <b>Norway:</b> Required for international payments above 100.000 NOK. <b>Sweden:</b> Required for international payments above 150.000 SEK.

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11.1.4		Details	<DtIs>	[0..n]	StructuredRegulatory-Reporting3	
11.1.5		Type	<Tp>	[0..1]	Max35Text	
11.1.7		Country	<Ctry>	[0..1]	CountryCode	Required. Country of the entity that requires the regulatory reporting information.
11.1.8		Code	<Cd>	[0..1]	Max10Text	Central bank reporting code. <b>Norway:</b> Central bank reporting code is required for transfers exceeding NOK 100.000,00. 2 digits. <b>Sweden:</b> 3 digits.
11.1.10		Information	<Inf>	[0..n]	Max35Text	<b>Norway:</b> For Norway text is mandatory. Max. 35 char. will be forwarded.
2.90		Tax	<Tax>	[0..1]	TaxInformation3	
13.1.0		Creditor	<Cdtr>	[0..1]	TaxParty1	
13.1.3		TaxType	<TaxTp>	[0..1]	Max35Text	
2.98		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	Structured presentation of the information can be used for domestic payments, but not for <i>Salary payment</i> and <i>Pension payment</i> , except for Finland. From Finland it can also be used for <i>International payments</i> . Unstructured Remittance Information will not be processed if Structured Remittance Information exists, with the exception of Finland and Danish payment type Payment via transfer form, form type 75, and Norwegian Intl. payments. <b>Denmark:</b> Both 2.99 Unstructured and 2.126 Reference can be used for <i>Payment via transfer form, form type 75</i> . <b>Finland:</b> Both Unstructured and Structured RemittanceInformation can be used. <b>Norway:</b> Both Unstructured and Structured RemittanceInformation can be used for Intl. payments. <b>Sweden PG:</b> Neither structured nor unstructured remittance information can be used for <i>Salary payment</i> and <i>Pension payment</i> .

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2.99		Unstructured	<Ustrd>	[0..n]	Max140Text	<p><b>Canada:</b> Unstructured Remittance Information is not allowed for <i>ACH payment</i>. For Domestic <i>Wire payment</i> maximum one occurrence (4 * 35 characters) will be processed.</p> <p>For Domestic <i>Cheque payment</i> a maximum of 1999 occurrences if each 70 characters will be processed. &lt;Ustrd&gt; cannot be combined with use of &lt;Strd&gt;. If both &lt;Ustrd&gt; and &lt;Strd&gt; is used, &lt;Strd&gt; will take precedence.</p> <p><b>Denmark:</b> Maximum of 10 occurrences of 140 characters. Note: Each string of 140 characters will be divided into 4 lines of 35 characters in the Danish clearing, and in credit advice to Creditor.</p> <p>If RF Creditor reference (SCOR) is used, Unstructured will not be forwarded.</p> <p><b>Finland:</b> Only one occurrence of Unstructured Remittance Information can be used. For SEPA payments, if more than one occurrence of &lt;Strd&gt; is used, then one occurrence of &lt;Ustrd&gt; must be included as well. This is needed to secure that the remittance information reaches the beneficiary. Not all receiving banks outside Finland can receive the remittance information in a structured way. For non-SEPA cross border payments 70 - 105 characters of Unstructured Remittance Information is forwarded. End-to-End Identification (35) and Ultimate Creditor name (30) are forwarded in narrative text as well.</p> <p><b>Great Britain:</b> Maximum one occurrence of text (4 * 35 characters) may be used, except for <i>BACS payment</i>, where only 18 characters may be used.</p> <p><b>Norway:</b> Maximum of 350 (5*70) characters may be used, this information will be advised to Beneficiary.</p> <p><b>Sweden BG:</b> For payment type <i>Payment to Bankgiro with structured remittance information</i> and <i>Payment to money order</i> only 50 characters may be used in each occurrence and max. 75 occurrences may be used. Characters after that will be cut. When converting this text, each text line will be mapped to one of the 50 characters long text fields in BGC's format.</p> <p>For <i>Payment to Bankgiro with unstructured remittance information</i> and <i>Payment to money order</i> this information will always be forwarded to Beneficiary. For <i>Payment to account</i> this information will only be advised if Instruction-For-Creditor-Agent is present.</p> <p>Note: Cannot be used for <i>Salary payment</i>.</p> <p><b>Sweden PG:</b> For <i>Payment to account</i> only 12 characters of the first line will be processed. For <i>Payment to PlusGiro with unstructured remittance information</i>, <i>Payment to bankgiro with unstructured remittance information</i> and <i>Payment to money order</i> a maximum of 350 characters can be used.</p> <p><b>USA:</b> For Domestic <i>ACH payment</i> a maximum of 1.999 occurrences of each 80 characters can be used, or 1.142 occurrences of 140 characters.</p> <p>For Domestic <i>Wire payment</i> maximum one occurrence (4 * 35 characters) will be processed.</p> <p>For Domestic <i>Cheque payment</i> a maximum of 1.999 occurrences of each 70 characters will be processed. &lt;Ustrd&gt; cannot be combined with use of &lt;Strd&gt;. If both &lt;Ustrd&gt; and &lt;Strd&gt; is used, &lt;Strd&gt; will take precedence.</p>

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						<p><b>2.99 Unstructured – Continued...</b></p> <p><b>International:</b> Only one occurrence (140 characters) of Unstructured Remittance Information can be used. For SEPA payments from Finland to accounts outside of Finland and if more than one occurrence of &lt;Strd&gt; is used, than one occurrence of &lt;Ustrd&gt; must be included as well. This is needed to secure that the remittance information reaches the beneficiary. Not all receiving banks outside of Finland can receive the remittance information in a structured way.</p> <p>For non-SEPA cross border payments maximum 105 characters can be used since the end-to-end reference is forwarded in the first line of the free text field. If Name of UltimateDebtor is used the free text will be decreased to 70 characters.</p>
2.100		Structured	<Strd>	[0..n]	StructuredRemittance-Information7	<p>Note: In general, each instance of codes CINV and CREN must be reported in its own instance of &lt;Strd&gt;, except for Domestic cheque in USA and Canada. <i>Cheque payment</i> in US and CA allows reporting of multiple codes CINV and CREN within one single instance of &lt;Strd&gt;.</p> <p>This element cannot be used for domestic payments in Great Britain.</p> <p><b>Canada:</b> With High Value payment, Wire, it is possible to use remittance information. For <i>Cheque payment</i> each instance of &lt;Strd&gt; must only include one instance of CINV or CREN including optional ReferredDocumentAmount and RelatedDate. For each instance of CINV or CREN, additional information about VoucherNumber (VCHR) and/or PurchaseOrderNumber (POUR) can be used.</p> <p><b>Denmark:</b> Only one occurrence of Structured Remittance Information can be used and only for <i>Standard credit transfer, Same-day credit transfer</i> and <i>Payments via transfer form</i>.</p> <p><b>Finland:</b> For <i>Payment to account</i> (SEPA payments) maximum 9 occurrences of maximum 280 characters each (including tags and other XML characters) are allowed (e.g. AOS2 exception). For <i>Salary payment, Pension payment</i> and <i>Payment to Money order</i> only one occurrence of maximum 140 characters (including tags and other XML characters) is allowed. For SEPA payments outside Finland and if more than one occurrence of &lt;Strd&gt; is used then one &lt;Ustrd&gt; of maximum 140 characters must be used in order to secure that remittance information will be forwarded to beneficiary. For international non SEPA payments structured Remittance Information cannot be used.</p> <p><b>USA:</b> For <i>ACH payment</i> only one occurrence of &lt;Strd&gt; may be used. For each instance of CINV or CREN, additional information about VoucherNumber (VCHR) and/or PurchaseOrderNumber (POUR) can be used.</p> <p><b>International:</b> For international payments only one occurrence of Structured Remittance Information may occur for Sweden, Great Britain and USA. Exceeding occurrences will be ignored. For SEPA payments from Finland up to 9 occurrences can be used (see Finland). Structured is not supported for any other countries, than mentioned above.</p>

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2.101		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocument-Infomation3	May only be used for Finland, Norway, Sweden and for US domestic cheques in US and Canada. May only be used once per instance of <Strd> except for <i>Cheque payment</i> in US and Canada. <b>International:</b> Max. one instance may be used for Sweden, Great Britain and USA.
2.102		Type	<Tp>	[0..1]	ReferredDocumentType2	
2.103		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	
2.104	{Or	Code	<Cd>	[1..1]	DocumentType5Code	<b>Allowed Codes:</b> CINV CommercialInvoice CREN CreditNote VCHR VoucherNumber
2.105	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.107		Number	<Nb>	[0..1]	Max35Text	Used for non-structured references, invoice or credit note numbers and US cheque voucher numbers. Note: Structured references must be used under tag 2.126. If structured remittance information contains both invoice number and "SCOR" Creditor Reference under tag 2.126, the Creditor reference only will be processed. <b>Great Britain:</b> For BACS payment a maximum of 18 char. will be forwarded. <b>Sweden BG:</b> Invoice and creditnote is maximum 25 characters. <b>Sweden PG:</b> Invoice and creditnote is maximum 35 characters. For <i>Payment to PlusGiro</i> with structured remittanceinformation, and for <i>Payment to Bankgirot</i> with structured remittanceinformation, max. 300 occurrences will be forwarded. For <i>Payment to Bankgirot</i> with structured remittanceinformation please note, that if more than 15 occurrences, it will activate a web solution, where the beneficiary has to find the Remittance information online at <a href="http://www.nordea.com">www.nordea.com</a> . For <i>Payment to Bankgirot</i> with structured remittanceinformation, and if Ultimate Debtor is used, then only 299 occurrences of the segment group will be forwarded. Also if Ultimate Debtor is used, and if more than 14 occurrences, it will activate the web solution. <b>USA:</b> Not supported in ACH payment. May be used in Domestic cheque. Invoice (CINV) and credit note (CREN) is max. 22 char. Voucher number (VCHR) is max. 35 char. Only one instance of VCHR is allowed per CINV or CREN.
2.108		RelatedDate	<RltdDt>	[0..1]	ISODate	<b>Norway:</b> Can be used. <b>USA:</b> Used in connection with CINV or CREN.
2.109		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	Amount is mandatory if more than one structured information is used. Total amount for all Structured Remittance Information within one Credit Transfer Transaction may not result in a zero amount or negative amount on Credit Transfer Transaction level, with the except for Sweden (both Bankgirot and Plusgiro payments), where the Credit Transfer Transaction level may contain zero amount.
2.112		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Used in combination with code CREN.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.119		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	Used in combination with code CINV and SCOR reference.
2.120		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReference-Information2	<b>International:</b> Max. one instance may be used for Sweden, Great Britain and USA.
2.121		Type	<Tp>	[0..1]	CreditorReferenceType2	
2.122		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
2.123	{Or	Code	<Cd>	[1..1]	DocumentType3Code	<b>Allowed Codes:</b> SCOR StructuredCommunicationReference PUOR PurchaseOrder
2.124	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.125		Issuer	<Issr>	[0..1]	Max35Text	<b>Allowed Codes:</b> ISO International Standardisation Organisation
2.126		Reference	<Ref>	[0..1]	Max35Text	Structured reference information as provided by beneficiary to be used. <b>Denmark:</b> For <i>Payment via transfer form</i> the form type ( 04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref> The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 may be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary information stated in <Ustrd>. For Payment types <i>Standard credit transfer</i> and <i>Same-day credit transfer</i> applies following rule: Creditor Reference can contain maximum 25 characters. Only one Creditor Reference can be provided. If Creditor Reference is provided, then 2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST, 2.86 Purpose, and 2.99 Unstructured RemittanceInformation will not be forwarded. <b>Finland:</b> Creditor Reference is maximum 20 characters. If ISO RF Creditor reference is used, a maximum of 24 characters are allowed. <b>Great Britain:</b> For BACS payment a maximum of 18 char. will be forwarded. <b>Norway:</b> Creditor Reference is maximum 25 characters. Numeric values and hyphen (-) can be used. <b>Sweden BG:</b> Creditor Reference is maximum 25 characters. <b>Sweden PG:</b> Creditor Reference is maximum 25 characters. For <i>Payment to PlusGiro</i> (OCR) and for <i>Payment to Bankgirot (OCR)</i> , max. 1 occurrence can be used per credit transfer. <b>USA:</b> Creditor Reference in ACH payment is maximum 35 characters, max. 1 occurrence can be used per Credit transfer. For Cheque payment Purchase order number (PUOR) can be used with a max. of 35 characters. <b>International:</b> Creditor Reference is maximum 16 characters.