

Corporate Access Payables
Message Implementation Guidelines

pain.001.001.03

CustomerCreditTransferInitiationV03

MIG version: 1.1

Date: 01/02/2016



Table of contents

1. Introduction.....	3
2. About Corporate Access Payables.....	3
3. Nordea usage of ISO20022 XML format.....	3
4. Identification and usage of references.....	5
5. Document references.....	6
6. Guidelines.....	7

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 and Baltic region. In return, the customer will receive status reports and debit advice. Financial, commercial same-day-value and cash-pool payments will be included in a later release. *Corporate Access Payables* will be implemented country wise. This release (v. 1.1) is the final version for all included countries, i.e. Denmark, Norway and Sweden.

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: www.nordea.com/cashmanagement.

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
-----------	---------------------	----	---	---------	-------	------	------------	----------------

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

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

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

Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

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

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

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

Type = States the value to be transferred in the actual XML element. There are a total of seven different “Data Type” representations that can be used in a “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 “-“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.

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. Used by Nordea for duplicate control.
<NbOfTxs>	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”.

Reference type	ISO Index (Attribute)	Description
<PmtInflId>	2.1 (R)	Unique identification of each Payment Information level in the pain.001 message. Will be returned in the pain.002 (3.1) and camt.054 Debit Notification (2.126) messages by Nordea. Used by Nordea for duplicate control.
<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. Used by Nordea for duplicate control. Note: 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	<CstmrCdtTrfInittn>				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 Valid values: Current date -7 calendar days
1.6	++		NumberOfTransactions	<NbOfTxs>	[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. Nordea: 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.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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). Must be agreed with Nordea
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisation Identification1	XOR	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	CUST: Customer identification Signer Id as agreed with (or assigned by) Nordea, min. 10 and max. 18 characters. 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]	ExternalOrganisation Identification1Code	R	Valid codes: CUST = Customer Number
2.0	+		PaymentInformation	<PmtInf>	[1..n]	PaymentInstructionInformation3	R	Set of characteristics shared by all individual transactions included in the 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. Denmark: If batch booking then first 20 characters will be stated on Debtor's account statement Norway & Sweden: Will not be present on the account statement
2.2	++		PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	R	Valid codes: TRF = Credit Transfer CHK = Cheque. Must be used for International cheque payments Norway & Sweden: For domestic payment to Money order, either code TRF or CHK can be used. See further instructions under 2.80 Creditor Account.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	C	For International (cross-border/cross-currency) payments single booking (<false>) will always apply. Available booking options applied per country for domestic payments, please see <i>Country Appendix</i> , chapter 2.6, under each country description. If not used – Nordea standard booking principles will apply. Valid codes: false = Single booking requested true = Batch booking requested
2.4	++		NumberOfTransactions	<NbOfTx>	[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. Nordea: 11 digits + 2 decimals allowed Norway: For payment type “Money order” (domestic check) only 9 digits + 2 decimals allowed.
2.6	++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation19	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.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.9	++++		Code	<Cd>	[1..1]	External ServiceLevel1Code	R	<p>Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>Valid codes: 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>Note 1: SEPA will be treated by Nordea as NURG. SDVA can only be used for Intercompany (INTC) payments. Note 2: Urgent (URGP) payment can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-border/cross-currency) payments.</p>
2.11	+++		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2 Choice	C	<p>Only used for Denmark. Used for same day clearing. Please see country <i>Appendix Denmark</i>.</p>
2.12	++++		Code	<Cd>	[1..1]	External LocalInstrument1Code	R	<p>Valid code: SDCL = Same Day Clearing</p>
2.14	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	<p>Specifies the high-level purpose of the instruction based on a set of predefined categories.</p> <p>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 User guide & Message flow, chapter 10.2 for more information about available codes and combinations.</p>
2.15	++++		Code	<Cd>	[1..1]	External CategoryPurpose1Code	R	<p>Valid codes are: INTC = Intra company payment PENS = Pension payment SALA = Salary payment SUPP = Supplier payment (Default Value)</p>
2.17	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	R	<p>Requested execution is the date when the payment will be booked and processed if sufficient funds on the account.</p> <p>Note: For Salary & Pension payments Sweden please see <i>Appendix Sweden</i>, chapter 2.2.5.</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.19	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Name, Country and Identification are required. Note: 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 2.5.
9.1.1	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	
9.1.10	++++		Country	<Ctry>	[0..1]	Code	R	
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.
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Use: Customer 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	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Valid codes: BANK = Bank Party Identification CUST = Customer Number
2.20	++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount32	R	For further information, please see <i>Country Appendix</i> , chapter 2.4.
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 Note: IBAN must be used for SEPA payments.
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 Note: BBAN cannot be used for SEPA payments.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
1.1.4	++++		SchemeName	<SchmeNm>	[0..1]	Account-SchemeName1Choice	R	
1.1.5	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Valid code: BBAN
1.1.11	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	Currency of the debtor account must be present.
2.21	++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification5	R	
6.1.0	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	++++	{Or	BIC	<BIC>	[0..1]	BICIdentifier	XOR	BIC (SWIFT) address must be used for Denmark & Norway. For Sweden either BIC or Clearing System Identification must be used. Valid BICs are: NDEADKKK=Denmark 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	Valid code: SESBA = Swedish Bankers Association Other codes will be rejected.
6.1.6	+++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	Valid branch number: 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.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.23	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	<p>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.</p> <p>Can be present at both payment and transaction level</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>, chapter 2.5.</p> <p>Denmark: If Ultimate Debtor is used for International payments both Name and full Address is required Norway: Not processed for domestic payments. SEPA payments: Only Name & Identification will be forwarded to beneficiary.</p>
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	R	<p>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 has been used.</p> <p>SEPA payments: Full length (70 characters) of name for Ultimate Debtor will apply by latest 31 October 2016</p>
9.1.1	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	<p>Sweden: When used for domestic payments both postcode and town name are mandatory.</p>
9.1.5	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	<p>BuildingNumber included in StreetName Note: If combined structured and unstructured address used and StreetName not present, first line of AddressLine will be used as StreetName.</p>
9.1.7	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	<p>Sweden: If address is used for domestic payments, PostCode must be present.</p>
9.1.8	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	<p>Sweden: If address is used for domestic payments, TownName must be present.</p>
9.1.10	++++		Country	<Ctry>	[0..1]	CountryCode	R	<p>If address used, Country must be present.</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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. Denmark: 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.
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 Sweden: Information will not be processed
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Valid code: CUST = Customer number
2.24	++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	Valid codes: DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level Use: Domestic payments: Only SHAR can be used, other codes will be ignored. International (cross-border/cross-currency) payments: DEBT, SHAR or SLEV can be used, other codes will be ignored. SEPA payments: Only code SHAR or SLEV can be used for SEPA payments, other codes will be ignored. Information on this level will be used for all payments on credit transaction level, unless 2.51 on credit transaction level has been used.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.27	++		CreditTransferTransactionInformation	<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. Denmark: If single booking then first 20 characters will be stated on Debtor's account statement
2.30	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	The end-to-end reference 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. Note: Will not be forwarded for all domestic or International payments due to limitations in the local payment and/or SWIFT infrastructure.
2.31	+++		PaymentTypeInfoInformation	<PmtTpInf>	[0..1]	PaymentTypeInfoInformation19	C	If present transaction level will take precedence.
2.33	++++		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	C	Agreement/rule under which the credit transactions should be processed. See <i>Country Appendix</i> , chapter 2.2 for more information. Using other codes or code combinations can result in payment rejection.
2.34	+++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	Valid codes: 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. Using other codes or code combinations can result in payment rejection. Note 1: SEPA will be treated by Nordea as NURG. SDVA can only be used for Intercompany (INTC) payments. Note 2: Urgent (URGP) payment can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-border/cross-currency) payments.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.39	++++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Only payment type INTC can be given on this level when payment type SUPP used under Payment level. Please see further information about possible impact of confirmation process flow in <i>User guide & Message flow</i> , chapter 5, 8.2 & 10.2
2.40	+++++		Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	R	Valid codes: INTC = Intra company payment SUPP = Supplier payment (Default Value)
2.42	+++		Amount	<Amt>	[1..1]	AmountType3Choice	R	The currency code for the credit currency must be stated.
2.43	++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	XOR	For domestic payments valid values for currency code are: Denmark: DKK Norway: NOK Sweden: SEK Nordea: 11 digits + 2 decimals allowed Norway: 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]	ActiveOrHistoricCurrency-AndAmount	R	Specifies the amount to be debited from the Debtor account Nordea: 11 digits + 2 decimals allowed
2.46	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrency-AndAmount	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	Must be stated for Denmark and Norway if RateType (2.49) used. Max. 8 digits incl. 4 decimals can be used. Not used for Sweden.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.49	++++		RateType	<RateTp>	[0..1]	ExchangeRateType1Code	C	Rate type can be used for Denmark (all) & Norway (only AGRD). Will be ignored for Sweden. Valid codes: SPOT = Exchange rate applied is the spot rate. SALE = Exchange rate applied is the market rate at the time of the sale AGRD = Exchange rate applied is the rate agreed between the parties. If exchange rate type is present, exchange contract reference must not be present.
2.50	++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	Can be used for Denmark (max. 11 characters) & Norway (max. 6 characters). Will be ignored for Sweden.
2.51	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	Valid codes: DEBT = Borne by Debtor SHAR = Shared SLEV = Following Service Level Use: Default value for Domestic (incl. SEPA) payments = SHAR For International (Cross-border/Cross-currency) payments: DEBT, SHAR or SLEV, other codes will be ignored. Note: Only code SHAR or SLEV can be used for SEPA payments, i.e. other codes will be ignored
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 Valid code: 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
2.58	++++		DeliveryMethod	<DlvryMtd>	[0..1]	ChequeDeliveryMethod1Choice	C	Nordea will as default use "SWIFT-to-Cheque" for International Cheque payment type, why Delivery Method can be omitted. Domestic cheque, i.e. Money Order: Norway & Sweden = Not used International cheque Denmark = MLCD Norway & Sweden = Not used Note: Name & address from 2.79 Creditor will be used when sending cheque to creditor (MLCD).
2.59	+++++		Code	<Cd>	[1..1]	ChequeDelivery1Code	R	Valid codes: MLCD = Cheque is to be sent through mail services to creditor.
2.70	+++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	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 is required. For usage of name and addresses, please see <i>Country Appendix</i> , chapter 2.5. Denmark: If Ultimate Debtor is used for International payments both Name and full Address is required Norway: Not processed for domestic payments. SEPA payments: Only Name & Identification will be forwarded to beneficiary.
9.1.0	++++		Name	<Nm>	[0..1]	Max70Text	R	Max. 35 characters may be used. SEPA payment: Full length (70 characters) of name for Ultimate Debtor will apply by latest 31 October 2016
9.1.1	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	Sweden: 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 Note: If combined structured and unstructured address used and StreetName not present, first line of AddressLine will be used as StreetName.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Sweden: 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	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. Denmark: 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.
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. Sweden: Information will not be processed
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Valid code: CUST = Customer Number
2.71	+++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification5	C	Can only be used for Intercompany payments (INTC) where Creditor Bank is outside Nordea Group. Sweden: Cannot be used
6.1.0	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	C	BIC is required

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.77	+++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	C	<p>Not used if Payment Method is CHK.</p> <p>Must be used for all International (cross-border/cross-currency) and Intercompany payment types, incl. SEPA. When used either BIC, BIC and Clearing System Identification or Clearing System Identification must be present.</p> <p>If CreditorAgent not present and currency in InstructedAmount (2.43) is local currency then payments will be processed as domestic payments.</p> <p>International/Intercompany & SEPA payments: When IBAN is used within SEPA area, BIC must be present and Clearing System Identification will be ignored</p> <p>Note: For SEPA payments CreditorAgent is required till latest 31 October 2016 or till the date Nordea informs it can be omitted.</p>
6.1.0	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	C	BIC, combined BIC and ClearingSystemMemberId or only ClearingSystemMemberId is required. For valid codes, please see below. .
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>Valid codes:</p> <ul style="list-style-type: none"> 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>Note: Use of other codes, when only ClearingSystemMemberId used, will result in rejection</p>

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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.
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. Note: Country under Creditor will always define within which country the account holder or beneficiary resides.</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>, chapter 2.5.</p> <p>Denmark: Creditor will not be processed to the clearing for domestic payments. Norway: Both Creditor and Ultimate Creditor can be used for cross border payments. SEPA payment: Creditor identification code will be forwarded to beneficiary. Note: Will apply by latest 31 October 2016.</p>
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	<p>For domestic payments max. 35 characters can be used. For 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>Sweden: For International cheque max. 35 characters can be used.</p>
9.1.1	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	<p>Country must always be present. Structured address must be used for domestic payments.</p> <p>Sweden: When used for domestic payments, both postcode and town name are mandatory International (cross-border/cross-currency) payments: Full address must be present.</p>
9.1.5	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	<p>BuildingNumber included in StreetName Note: If combined structured and unstructured address used and StreetName not present, first line of AddressLine will be used as StreetName</p>
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Sweden: If address is used for domestic payments, TownName must be pre-sent. International cheque: 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 unstructured address used (valid for both domestic and International payments) and StreetName not present, first line of AddressLine will be used as StreetName. Denmark: Min. 1 line (70 characters) or 2 occurrences with 35 characters each must be used for International (cross-border/cross-currency) payments Sweden: For International cheque max. 70 characters or 2 occurrences of 35 characters each can be used. International cheque: Either one AddressLine or TownName must be present.
9.1.12	++++		Identification	<Id>	[0..1]	Party6Choice	C	Can be used for SEPA payments for all countries. Note: Will apply by latest 31 October 2016.
9.1.13	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	C	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	C	Code TXID can only be used for domestic payments in Denmark Denmark: Used for Easy Account transfer. 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	Valid Codes: CUST = Customer Number (Used for SEPA payments – for all countries) TXID = Tax Identification Number (Only for Denmark)

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	C	
9.1.27	+++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	R	
9.1.28	+++++		Identification	<Id>	[1..1]	Max35Text	R	Denmark: Used for Easy Account transfer. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits.
9.1.29	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	R	
9.1.30	+++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	Valid Codes: SOSE SocialSecurityNumber (Used for SEPA payments – for all countries and for Easy Account transfer (DK))
2.80	+++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount24	C	Denmark: For Easy Account transfer type 'NOTPROVIDED' must be stated in Creditor Account (2.80) and 1.1.4 SchemeName must not be used. Norway & Sweden: If Payment Method "TRF" (2.2) is used for payment to Money order, then text "NOTPROVIDED" must be stated in Creditor Account (2.80) and 1.1.4 SchemeName must not be used. In addition full name and address information must be stated in 2.79
1.1.0	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	All International (cross-border/cross-currency) incl. SEPA CT and Inter-company payments where beneficiary resides within EU/EES area, must have an IBAN number. For further information, or deviations in usage of IBAN in each local country, please see <i>Country Appendix</i> , chapter 2.2.7.
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 transfer (DK) or Money Order (NO & SE) – see instruction in 2.80
1.1.5	+++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	Valid code: BBAN

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
1.1.6	+++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Valid code: BGNR = Bankgiro number (Sweden) OCR = Creditor number (Denmark)
2.81	+++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId32	C	If Ultimate Creditor is used, Name is required. Note 1: Country under Creditor (2.79) will always define within which country the account holder or beneficiary resides. Note 2: Ultimate Creditor will not be processed to the clearing for domestic payments Note 3: Postal address cannot be used for Ultimate Creditor. For usage of name and addresses, please see <i>Country Appendix</i> , chapter 2.5. Norway: Both Creditor and Ultimate Creditor name can be used for cross border payments. SEPA payment: Only name and identification will be forwarded to beneficiary. Note: Will apply by latest 31 October 2016. International cheque: Not used
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	Name is required. Only 35 characters will be processed as name. SEPA payment: Full length (70 characters) of name for Ultimate Creditor will apply by latest 31 October 2016
9.1.12	++++		Identification	<Id>	[0..1]	Party11Choice	C	Can be used for SEPA payments for all countries. Note: Will apply by latest 31 October 2016.
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	Valid Codes: CUST = Customer Number (Used for SEPA payments – for all countries)
9.1.21	++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
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	Valid Code: 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. Note: 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. Note: 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. Denmark: 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. Norway: Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. Sweden: Only to be used for "Credit transfer". Max. 12 characters can be used. Note: Information on this level will prevail information stated in 2.99 <Ustrd>
2.89	+++		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	C	Regulatory Reporting is required for certain payments Norway and Sweden. Please see <i>Country Appendix</i> , chapter 2.3. Norway: Mandatory for international payments above 100.000 NOK. Sweden: Mandatory for international payments above 150.000 SEK.
11.1.4	++++		Details	<Dtls>	[0..n]	StructuredRegulatoryReporting3	R	
11.1.8	+++++		Code	<Cd>	[0..1]	Max10Text	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
11.1.10	+++++		Information	<Inf>	[0..n]	Max35Text	C	Norway: Text is mandatory.
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.
2.99	++++	{Or	Unstructured	<Ustrd>	[0..n]	Max140Text	XOR	<p>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.</p> <p>For usage, please see <i>Country Appendix</i>, chapter 2.2.1 and onwards.</p> <p>Denmark: Maximum of 1.435 (41*35) characters can be used. Both Unstructured and 2.126 Reference can be used for payment type "Transfer form" form type "75". For "Transfer form" form type "01", "73" structured reference cannot be used but transfer form type must be provided in 2.126. For "Transfer form" form type "04", "15" and "71" only Structured can be used.</p> <p>Norway: Maximum of 1.000 (25*40) characters can be used, which also applies for salary and pension payments.</p> <p>Sweden: Cannot be used for salary and pension payments Note: If 2.88 <Prtry> used, it will prevail information stated on this level.</p> <p>International (incl. SEPA): Only one occurrence of 140 characters (4*35) of Unstructured Remittance Information can be used. If Name of UltimateDebtor is used the free text will be decreased to 105 (3*35) characters.</p>

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>Denmark: 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>Note: For "Transfer form" form type "01", "73" structured reference cannot be used but transfer form type must be provided in 2.126.</p> <p>Norway: Cannot be used for Salary and Pension payments. A maximum of 999 occurrences are allowed for Creditor References and cannot be combined with Document number.</p> <p>Note 1: If an incorrect Creditor Reference is detected – the whole Transaction level instruction will be rejected. For Document Number (CINV & CREN) a maximum of 25 occurrences can be used.</p> <p>Note 2: If CREN used minimum one occurrence of CINV must be used.</p> <p>Sweden: Cannot be used for 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 2.2.1.</p> <p>Note 1: If CREN used then min. one occurrence of CINV or SCOR must be used.</p> <p>Note 2: For payment type "Credit transfer" and "Money Order" <Strd> cannot be used.</p> <p>International (incl. SEPA): For international (cross-border/cross-currency) payments maximum 4 occurrences can be used. Each occurrence can consist of CINV, CREN or Creditor Reference (SCOR). For further information please see <i>Country Appendix</i>, chapter 2.2.7</p> <p>Note: If CREN used then min. one occurrence of CINV or SCOR must be used.</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	
2.104	+++++		Code	<Cd>	[1..1]	DocumentType5Code	R	Valid codes: CINV = Commercial Invoice CREN = Credit Note

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	If more than one invoice/reference is given towards the beneficiary - then this element must be used. Note: 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. Norway: Can be used for invoice or credit note numbers. Maximum 20 characters can be used. Sweden: Can be used for structured reference, invoice or credit note numbers. Maximum 25 characters can be used. International (incl. SEPA): Can be used for structured reference, invoice or credit note numbers.
2.108	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Norway: Can be used.
2.109	+++++	{Or	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Amount is mandatory if more than one structured piece of information is used. 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 & Sweden where zero amounts is allowed, but can never result in or contain a negative amount at Credit Transfer Transaction level.
2.112	+++++	{{Or	CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrency-AndAmount	C	Can only be used in combination with code CREN or SCOR reference. Note: Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) Nordea: 11 digits + 2 decimals allowed Norway: For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.
2.119	+++++	Or}}	RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrency-AndAmount	C	Can only be used in combination with code CINV or SCOR reference. Note: Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) Nordea: 11 digits + 2 decimals allowed Norway: For payment type "Money order" (domestic check) only 9 digits + 2 decimals allowed.
2.120	+++++	Or}	CreditorReferenceInformation	<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]	CreditorReference-Type1Choice	R	
2.123	+++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	Valid code: SCOR = Structured Communication Reference
2.125	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	ISO (International Standardisation Organisation) reserved for ISO 11649 international creditor's reference. Only used for 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>Denmark: 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: <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 can 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 "Standard credit transfer" and "Same-day credit transfer" 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 will not be forwarded.</p> <p>Norway: Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used.</p> <p>Sweden: Creditor Reference can contain maximum 25 characters Please also see 2.100 <Strd> for possible combined invoice, Creditor Reference and credit note usage.</p> <p>International (incl. SEPA): Max. 4 occurrences can be used for structured Creditor Reference. Please also see 2.100 <Strd> for possible combined invoice, Creditor Reference and credit note usage.</p>