Nordea

Payment Guide

Contents

General Information about cross-border payments

Best practice

Follow the invoice instructions if you are paying an invoice. If you are making a payment to a country where the IBAN format is mandatory or preferred, contact the payment beneficiary to get the IBAN. IBAN reduces the risk for errors and delays when making cross-border payments.

Bank account numbers – BBAN and IBAN

BBAN (Basic Bank Account Number) is the designation for regular bank account numbers which have not transitioned to the new standard IBAN (International Bank Account Number). An IBAN is mandatory for all SEPA scheme countries and in many other countries outside of Europe. Some countries are transitioning from BBAN to IBAN and will permit both formats. It is strongly recommended to use the IBAN whenever possible. Find more information about IBANs through this link: International Bank Account Number (IBAN) | Swift. Scroll down to IBAN Registry and open the IBAN Registry (PDF) (direct download link).

Bank code – national clearing system code

A bank code, also called the national clearing system code, is used in several countries to correctly identify the beneficiary bank and route payments in the country's clearing and settlement system. When using the IBAN format these codes are included in the account number and are therefore not required.

It is important that you consult the instructions in your Internet banking service or your file transfer service guide for exact formatting instructions. The name of the field may vary depending on the service you are using. The format of the bank code may also vary, i.e., with or without the forward slash "/", with or without the first two letters of the code.

Country	Description	National clearing system code
Australia	AUBSB Australian Bank State Branch Code	AU + 6 digits
Canada	CACPA Canadian Payments Association Transit Number	CC + 9 digits
Hong Kong	HKNCC Hong Kong Clearing Code	HK + 3 digits
India	IFSC Indian Financial System Code	11 characters
New Zealand	NZNCC New Zealand National Clearing Code	NZ + 6 digits
South Africa	ZANCC South African National Clearing Code	ZA + 6 digits
USA	Fedwire also called Routing Number or ABA Number	FW + 9 digits

Currencies

Your first choice of currency when making a cross-border payment should be the currency stated on the invoice if it is an invoice you intend to pay. Your second choice should be the currency of the destination currency. Many banks around the world consider Danish, Norwegian, and Swedish crowns as exotic currencies. Sending crown currencies can lead to delays in payment processing and unfavourable exchange rates for the payment beneficiary. Some banks cannot accept these currencies and will return the payment.

Nordea's web- and mobile banking applications automatically provide a preferred payment currency depending on the beneficiary bank country. It is always your option to change this to another currency.

The preferred and supported currencies are listed in our Country and Currency List. Please note that you should always agree the payment currency with the beneficiary and Nordea does not guarantee that the beneficiary bank will accept the preferred and supported currencies.

! Remember to apply the correct numerical amount if you change the payment currency

BIC – Business Identifier Code

For most countries and in most instances a BIC is mandatory. A BIC, always 8 or 11 alphanumeric characters, correctly identifies the beneficiary bank. If your payment instruction states "Swift-code" or similar, this is the BIC. A BIC is not required for SEPA payments and in some instances the national clearing system code will be sufficient. Consult the instructions in your Internet banking service or file channel service guide.

Timeliness

For your payment to reach the beneficiary when expected, consult this payment guide and the currency cut-off times on nordea.com. Days are defined as regular operating business days, excluding weekends and holidays in the sending and/or receiving countries. For information on bank holidays in the Nordics, refer to our bank holiday list on nordea.com. Nordea cannot guarantee when the beneficiary bank will credit the payment beneficiary.

It is important that all mandatory information is complete and accurate. This includes the account number/IBAN, bank details (BIC or other) and correct regulatory requirements such as the purpose of the payment which may be required by the beneficiary bank's country.

If your payment includes incomplete or inaccurate information there is a risk that the payment will be rejected, delayed, or returned and may incur supplementary charges and foreign exchange losses for you as the remitter.

! Regulatory requirements in the payment destination countries are continuously changing. Consult this guide for the latest updates.

Beneficiary's name and address

The beneficiary's full name and address are mandatory when making cross-border payments, including SEPA payments. Use extra care providing the correct name of the beneficiary and use legal name(s) exactly as stated in the payment instructions. If the beneficiary's name is too long for the corresponding field in the payment service, continue in the *beneficiary address* field. Do not use abbreviations or hyphenate between lines.

For some countries there must be an exact match between the beneficiary's name and address in the payment instruction and the beneficiary's information in the receiving bank. Incorrect spelling, abbreviations or omissions of information in the beneficiary's name and address may lead to a rejected payment, extra fees and currency exchange losses.

Examples:

- When "Limited" is stated, do not abbreviate to "Ltd" to save space
- Special characters such as ampersand "&" are not permitted. See below
- All payment instructions must use the English alphabet A – Z
- Replace Nordic Ä/ä, Å/å, Æ/æ, Ö/ö, Ø/ø, German Ü/ü, ß, etc. letters with the closest English equivalent letters
- Do not use accented or diacritical letters such as á, é, ç, ğ etc. Replace with the closest equivalent English letters
- If the beneficiary's name is longer than the space allows, please continue on the next row, usually in the *beneficiary address* field
- Do not hyphenate names or words between rows

When making a payment, the following characters may be used when providing information about the beneficiary and in the message to the beneficiary (something like this):

Swift permitted character sets		Characters permitted in the character sets	
Alphabetical characters		A to Z (upper case)	
		a to z (lower case)	
Numeric characters		0 to 9	
Special characters		/ + - ? : ( ) . ,' space, CrLf ("return" or "enter")	
Transliteration of special characters		**Write as:**	
@ (circled a)	& (ampersand)	(AT) *or* AT	and
" (double quote)		' (single quote)	

Message to the beneficiary

In most countries it is mandatory for the remitter of a cross-border payment to specify the purpose of the payment to the beneficiary. State the reason for payment in the *message to the beneficiary* field. When paying invoices, many countries will require a descriptive text in plain English in addition to the invoice numbers. In some countries it is also mandatory to declare a local purpose of payment code. Review the requirements for each country in this guide.

Purpose of Payment codes (PoP codes)

For some countries it is mandatory to provide a Purpose of Payment (PoP) code. A PoP code should be stated in the *message to the beneficiary* field in the payment. Some countries require PoP codes only when sending payments in the domestic currency. Others require a PoP code regardless of the payment currency. The table below provides an overview of the countries requiring purpose of payment codes and for which currencies.

Country	Currency
Bahrain	All
China	CNY, CNH
Indonesia	All
India	All
Jordan	All
Kazakhstan	KZT
Malaysia	All
Morocco	All
Palestine	All
Qatar	All
Thailand	All
United Arab Emirates	All

Tax Authority Reporting Codes Norway and Sweden

Tax authority reporting obligations for the remitter's outbound cross-border payments from Norway ≥100 000 NOK or in equivalent currency and from Sweden ≥150 000 SEK or in equivalent currency.

Charging options

There are two charging options when making a cross-border payment:
SHA – *Shared* is the preferred charging option and the only option for SEPA payments. This charging option means that fees are shared as you only pay your own bank fees. All other transaction charges are paid by the payment beneficiary.
OUR – This fee code means that you pay all transaction charges including the payment beneficiary's bank fees. Charge code OUR is not allowed for payments within the EU/EEA area. In some payment infrastructures charge code OUR is neglected due to technical limitations and/or for other reasons is not guaranteed. Nordea is not liable in these instances.

About SEPA

The Single Euro Payments Area (SEPA) is a European Union (EU) payments integration initiative aimed at harmonising electronic euro payments in Europe. SEPA extends to the EU and to certain EU territories, to three European Free Trade Association (EFTA) states, together forming the European Economic Area (EEA). SEPA also extends to Switzerland through a bilateral agreement, to the United Kingdom as a *third-country participant*, to European microstates which use the euro and to select European countries not categorised above.

A SEPA payment costs the same as a domestic payment in each county. **To qualify for the lower SEPA fee the payment must be in euro, non-urgent/express, and with charge code "SHA" or "share" which means that you only pay your own bank fees.** Disqualifiers are same-day value, urgent/express payments and charge code OUR.

The **IBAN-only principle** applies strictly to countries that participate in **SEPA** (all currencies). Payments to all other countries which use the IBAN format must contain a beneficiary bank BIC (Business Identifier Code).

EUHR3C and other restricted countries

The European Union's High-Risk Third-Countries (EUHR3C) is a list published by the European Commission (EC). The listed countries are identified as high risk due to strategic deficiencies in countering financial crime such as money laundering and financing of terrorism.

For more information and for the listed countries, see the EC's publication [Anti-money laundering and countering the financing of terrorism at international level - European Commission](#).

Nordea has a strict anti-financial crime policy and is continuously monitoring financial crime risk. The EUHR3C list is one parameter when identifying high-risk countries. Other factors such as sanctions regimes may contribute to restrictions placed on countries not on the EUHR3C list.

Nordea adheres to all of the sanctions regimes approved by the United Nations, the European Union, the United Kingdom, the United States, and the jurisdictions of Nordea's home markets. The countries under the most comprehensive sanctions regarding financial transactions are Belarus, Cuba, Iran, North Korea, Russia, Sudan and Syria. Payments to or from these countries are therefore not supported.

Release Notes

Version 2.2 to 2.3

- Squashing bugs 🐛
- PoP code requirement added for payments to Qatar
- Saint Lucia added to guide
- Change of wording when IBAN is not mandatory but strongly recommended
- Special requirements removed for forward slashes "/" in Private Netbank Mobile and Nordea Business Mobile in Denmark

Version 2.3 to 2.4 (current)

- Squashing bugs 🐛
- Addition of information regarding sanctioned countries and payment restrictions for the European Union's High-Risk Third Countries (EUHR3C)
- Preliminary information about the entry of Albania, Montenegro and North Macedonia into SEPA preliminarily scheduled for 05 October 2025

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Albania

Country code	**AL**
Local currency	ALL – Albanian lek (L)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: AL47212110090000000235698741
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field.
Additional information	**!** Albania is not a participant in the SEPA scheme Entry into SEPA is preliminarily scheduled for 05 October 2025 **!** IBAN and BIC must be provided when making payments to Albania **!** The Albanian lek is not a supported payment currency ✓ EUR is the preferred payment currency

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Andorra

Country code	**AD**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	GBP, USD
Account number format	IBAN length: 24 IBAN **example**: AD1200012030200359100100
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	Andorra is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions:

    ✓ The transfer currency must be in euro
    ✓ The receiving bank must be in a SEPA scheme country
    ✓ The charge code is shared (SHA) between the payer and beneficiary
    ✓ The account number of the beneficiary must be in the IBAN format

    ! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

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Armenia

Country code	**AM**
Local currency	AMD – Armenian dram (֏)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	BBAN length: 11 – 16 digits

National clearing system code (See information on page 4)	The national clearing number – 5 digits, usually beginning with a 1 or a 2
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Armenia does not currently use the IBAN standard and is not a participant in the SEPA scheme **!** BBAN and BIC must be provided when making payments to Armenia **!** Payments above 20 million dram in equivalent currency require supporting documentation be provided by the **beneficiary** **!** The Armenian dram is not a supported payment currency ✓ USD is the preferred payment currency

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Australia

Country code	**AU**
Local currency	**AUD** – Australian dollar ($, A$, AU)
Preferred payment currency	**AUD**
Supported payment currencies	USD, EUR
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	AUBSB Australian Bank State Branch code, a 6-digit bank identifier code where the three digits specify the clearing code and the last three digits specify the branch. Example: 112-908. Apply the AUBSB to the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example //AU123456 or 123456. The AUBSB codes must be included in the payment order details for payments to Australia. Refer to the Australian Payments Clearing Association for list of current AUBSB's
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to the payment being rejected **!** PO Box addresses are not permitted by Australian banking law. Contact the beneficiary for a proper beneficiary address when necessary
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

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Austria

Country code	**AT**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: AT611904300234573201
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

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Azerbaijan

Country code	**AZ**
Local currency	AZN – Azerbaijani manat (₼)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 28 IBAN **example**: AZ21NABZ00000000137010001944
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Azerbaijan is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Azerbaijan **!** The Azerbaijani manat is not a supported payment currency ✓ USD is the preferred payment currency

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Bahrain

Country code	**BH**
Local currency	**BHD** – Bahraini dinar (BD / د.ب.)
Preferred payment currencies	**BHD, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 22 IBAN **example**: BH67BMAG00001299123456
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Purpose of Payment (PoP) Code	A 3-letter Bahraini Purpose of Payment (PoP) Codes | Nordea is **mandatory** for all payments in all currencies The PoP code should be formatted as follows: /BENEFRES/BH//XYZ/ where XYZ is the PoP code
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** IBAN and BIC must be provided when making payments to Bahrain

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Bangladesh

Country code	**BD**
Local currency	**BDT** – Bangladeshi taka (৳, Tk)
Preferred payment currencies	**BDT, USD**
Supported payment currencies	EUR
Account number format	BBAN length - No standard, up to 17 digits
National clearing system code (See information on page 4)	Bank Branch Routing Number, included in the bank account number The first 3 digits identify the bank, digit 4 identifies the region, followed by a 2-digit district code, followed by a 3-digit branch code. The last five digits (district and branch) uniquely identify each bank branch Example: 020060288
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Transfers in BDT currency are only allowed to BDT accounts in Bangladesh **!** Nordea will not execute payments of BDT 5.000 or less due to high beneficiary bank fees. **!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times	Nordea

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Belgium

Country code	**BE**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 16 IBAN **example**: BE68539007547034
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

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Bosnia and Herzegovina

Country code	**BA**
Local currency	BAM – convertible mark (KM)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: BA391290079401028494
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Bosnia and Herzegovina is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Bosnia and Herzegovina **!** The convertible mark is not a supported payment currency ✓ EUR is the preferred payment currency

Nordea

Brazil

Country code	**BR**
Local currency	BRL – Brazilian real ($, R$)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 29 IBAN **example**: BR1800360305000010009795493C1
National clearing system code (See information on page 4)	Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN is strongly preferred when making payments to Brazil and a BIC must always be provided when making payments to Brazil ! The Brazilian real is not a supported payment currency ! Nordic currencies DKK, NOK, SEK are generally not accepted by most banks in Brazil and it can be costly for the beneficiary due to unfavourable exchange rates for these Nordic currencies ✓ USD is the preferred payment currency

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Bulgaria

Country code	**BG**
Local currency	**BGN** – Bulgarian lev/лев (lv./лв.)
Preferred payment currencies	**BGN, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: BG80BNBG96611020345678
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

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Canada

Country code	**CA**
Local currency	**CAD** – Canadian dollar ($, Can$, CA$, C$)
Supported payment currencies	USD, EUR, GBP
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	CACPA – Canadian Payments Association Transit Number The first digit is a leading zero, followed by a 3-digit financial institution number and a 5-digit transit number. In payment instructions it may be shown as 123-45678 When making a payment, add the leading 0 (zero) and remove the hyphen. Apply the CACPA to the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example //CC012345678 or 123456. Find more information at Canada Routing Numbers
Beneficiary's name and address (See information on page 6)	Full beneficiary name and address must be provided. Formatting is as follows: Full name, street number, suite/apartment number, street name, city, province-code (2 alpha characters), 'CA', postal code **!** PO Box addresses are not permitted by Canadian banking law. Contact the beneficiary for a proper beneficiary address when necessary
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	The website Wire Payments | Payments Canada provides instructions for cross-border payments to Canada in compliance with Canadian law. Failure to provide complete and correct beneficiary information may result in rejected payments leading to extra bank fees for manual handling and losses due to currency exchanges

Nordea

Chile

Country code	**CL**
Local currency	CLP – Chilean peso (Ch$)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	BBAN – No standard, up to 18 digits
National clearing system code (See information on page 4)	RUT (Rol Unico Nacional) is an 8 or 9 digit National Identification Number. If 8 digits, add a preceding zero to make 9 digits
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** The Chilean peso is not a supported payment currency **!** Nordic currencies DKK, NOK, SEK are generally not accepted by most banks in Chile and it can costly for the beneficiary due to unfavourable exchange rates for these Nordic currencies ✓ USD is the preferred payment currency

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China

Country code	**CN**
Local currency	**CNY – Chinese yuan renminbi** (¥ / ￥ / 元 / 圆) Only for payments to CNY bank accounts in **mainland China**
Currency – off-shore	**CNH – offshore renminbi** (H, ¥) For payments to **mainland China** and **outside China**
Important payment regulation	It is **forbidden** for **private citizens** to make **CNY or CNH currency payments** to **citizens in mainland China** Private citizens may only make CNY or CNH currency payments to mainland China to **corporations or institutions** **Use a foreign currency to make payments to citizens in mainland China**
Supported payment currencies	**USD, EUR**
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	CIPS Cross-Border Interbank Payment System CIPS uses a BIC for routing payments. CNAPS is no longer required when making payments to China.
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written **exactly as stated** as provided in the payment instruction **without hyphenations or abbreviations.** If the beneficiary's name is too long for the space allotted in the *beneficiary name* field, continue in the first line of the *beneficiary address* field. Add the text 'ADD.' before the beneficiary address. Example: Corporate XYZ Limited ADD.123 ABC road
Purpose of Payment (PoP) codes	For payments in **CNY and CNH** to **mainland China**, provide the mandatory Purpose of Payment Code in the very first line of the *message to beneficiary* field followed by a detailed **purpose of payment** in plain English
Additional information	**!** **All payments** in **all currencies** must include a **detailed purpose of payment** in English in the *message to beneficiary* field

Hong Kong

Country code	HK
Local currency	**HKD** – Hong Kong dollar (HK$ / 元 / 圓)
Preferred payment currencies	**HKD, EUR, GBP, USD**
Supported payment currencies	CNH (Note: CNY is **not supported**)
Account number format	BBAN – 6 – 9 digits
National clearing system code (See information on page 4)	HKNCC Hong Kong Clearing Code – 3 digits Local bank accounts can be 6 or 9 digits plus the 3-digit clearing code An account number may be shown as 123-456789-111 where the first three digits are the clearing code When making payments, remove forward slashes (/) and hyphens (–) and provide the full 9- or 12-digit account number
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written **exactly as stated** as provided in the payment instruction **without hyphenations or abbreviations** If the beneficiary's name is too long for the space allotted in the *beneficiary name* field, continue in the first line of the *beneficiary address* field. Add the text 'ADD.' before the beneficiary address. Example: Corporate XYZ Limited ADD.123 ABC road
Additional information	**!** The reason for payment must be stated in English in the message to the beneficiary field

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Croatia

Country code	**HR**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: HR1210010051863000160
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

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Cyprus

Country code	**CY**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	GBP, USD
Account number format	IBAN length: 28 IBAN **example**: CY17002001280000001200527600
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
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- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

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Nordea

Czechia

Country code	**CZ**
Local currency	**CZK** – Czech koruna (Kč)
Preferred payment currencies	**CZK, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: CZ6508000000192000145399
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Denmark

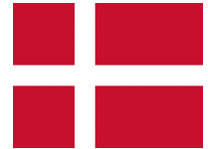|	
Country code	**DK**
Local currency	**DKK** – Danish krone (kr)
Preferred payment currencies	**DKK, EUR, USD**
Supported payment currencies	GBP, NOK, SEK
Account number format	IBAN length: 18 IBAN **example**: DK5000400440116243
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Constituent countries	Greenland and the Faroe Islands are autonomous territories within the Kingdom Denmark but are not a part of the SEPA scheme

Nordea

Faroe Islands

Country code	**FO**
Local currency	**DKK** – Faroese króna (kr) The Faroese króna is not a truly separate currency. It is a local issue of banknotes denominated in Danish krone, issued by the Danish National Bank.
Preferred payment currency	**DKK**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 18 IBAN **example**: FO6264600001631634
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Faroe Islands is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme
	! IBAN and BIC must be provided when making payments to the Faroe Islands

Nordea

Greenland

Country code	**GL**
Local currency	**DKK** – DKK – Danish krone (kr.)
Preferred payment currency	**DKK**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 18 IBAN **example**: GL8964710001000206
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Greenland is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Greenland

Nordea

Dominican Republic

Country code	**DO**
Local currency	**DOP** – Dominican peso (RD$)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 28 IBAN **example**: DO28BAGR00000001212453611324
National clearing system code (See information on page 4)	Bank identifier system, e.g. BAGR Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to the Dominican Republic ! The Dominican peso is not a supported payment currency ✓ USD is the preferred payment currency

Nordea

Egypt

Country code	**EG**
Local currency	**EGP** – Egyptian pound (LE, £E / ج.م.)
Preferred payment currencies	**EGP, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 29 IBAN **example**: EG380019000500000000263180002
National clearing system code (See information on page 4)	Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment	A purpose of payment must be provided
Additional information	**!** Transfer in EGP currency are only allowed to EGP-denominated accounts in Egypt **!** EGP-denominated invoices or other relevant documentation should be made available upon request **!** Nordea will not execute payments of EGP 1.000 or less due to high beneficiary bank fees

Nordea

Estonia

Country code	**EE**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: EE382200221020145685
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Finland

Country code	**FI**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD, DKK, NOK, SEK, GBP
Account number format	IBAN length: 18 IBAN **example**: FI2112345600000785
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

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Autonomous Region	Åland, designated with ISO 3166-1 alpha-2 code AX, is an autonomous region of Finland AX is not used for payments. All Finnish IBANs use the country code prefix FI

Nordea

France

Country code	**FR**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: FR1420041010050500013M02606
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format **!** Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Overseas France	**See next page for overseas France**

Overseas France	Overseas France consists of departments, regions, collectivities – or a combination of these – of France. Several territories of overseas France are part of the European Union's Outermost Regions
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 27 – the same as for France IBAN format is the same as for France (FR) The IBAN-only rule applies if it is included in SEPA

Included in SEPA:

Five overseas regions part of the SEPA scheme	French Guiana – GF Guadeloupe – GP Martinique – MQ Mayotte – YT Réunion – RE
Three overseas collectivities part of the SEPA scheme	Saint Barthélemy – BL Saint Martin (French Part) – MF Saint Pierre and Miquelon – PM

SEPA COM PACIFIQUE:

Three overseas collectivities	French Polynesia – PF New Caledonia – NC Wallis and Futuna – WF

Nordea

Georgia

Country code	**GE**
Local currency	GEL - Georgian lari (₾)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 22 IBAN **example**: GE29NB0000000101904917
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Georgia is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Georgia **!** The Georgian lari is not a supported payment currency ✓ USD is the preferred payment currency

Nordea

Germany

Country code	**DE**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 18 IBAN **example**: DE89370400440532013000
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Hungary

Country code	**HU**
Local currency	**HUF** – Hungarian forint (Ft)
Preferred payment currencies	**HUF, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: HU42117730161111101800000000
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

    ✓ The transfer currency must be in euro
    ✓ The receiving bank must be in a SEPA scheme country
    ✓ The charge code is shared (SHA) between the payer and beneficiary
    ✓ The account number of the beneficiary must be in the IBAN format

    ! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Iceland

Country code	**IS**
Local currency	**ISK** – Icelandic króna (kr)
Preferred payment currencies	**ISK, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 26 IBAN **example**: IS140159260076545510730339
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

India

Country code	**IN**
Local currency	**INR –** Indian rupee (₹, Re, Rs)
Preferred payment currencies	**INR, USD**
Supported payment currencies	EUR
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	IFSC Indian Financial System Code 11-digit alphanumeric code which identifies the bank and branch office. The IFSC code must be included in the payment order details for INR payments to India.
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment (PoP) codes	A purpose of payment (PoP) code is required for all currency payments to India and should be stated in the *message to the beneficiary* field Purpose of Payment Codes India	Nordea
Additional information	**!** **Important information** about **INR** payments: If the payment is to an **NGO (non-governmental organisation**, e.g. a charity) then the receiving NGO must be registered under the **Indian Foreign Contribution Regulation Act (FCRA)** which regulates funding to NGOs. **Some banks in India do not support the local format requirements for FCRA reporting and will reject the payments on this basis.**
	! Nordea advises sending the payment in **USD** to reduce the risk of rejected and returned payments.
	! Transfers in INR are only permitted to INR accounts in India
	! If your Indian partner requires FIRC, contact emsolutions@nordea.com
	! For large INR payments (INR 500 million and above) it is mandatory to include an LEI of both the remitter and the beneficiary into the *message to the beneficiary* field
	! Nordea will not execute payments of INR 4.000 or less due to high beneficiary bank fees
	! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times	Nordea

Nordea

Indonesia

Country code	**ID**
Local currency	**IDR** – Indonesian rupiah (Rp)
Preferred payment currencies	**IDR, USD**
Supported payment currencies	EUR
Account number format	BBAN – No standard, 8-16 digits
National clearing system code (See information on page 4)	No standard

Special BIC rule
Business Identifier Code

Indonesian banks require a BIC11. The following is an **example only**:

BIC8	+	Branch	=	BIC11
INDOIDJ2		BLN		INDOIDJ2BLN

Beneficiary's name and address
(See information on page 6)

The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank

Message to the beneficiary

The reason for payment must be stated in English in the *message to the beneficiary* field

Purpose of payment (PoP) code

A purpose of payment (PoP) code is **mandatory** for commercial payments to Indonesia
- **!** **Household/private customers** must do this for **invoice payments only**, not for personal remittances

Provide the invoice number(s) and the purpose code in the *message to the beneficiary* field Purpose of Payment Codes Indonesia | Nordea

Additional information

- **!** Transfers in IDR are only permitted to IDR accounts in Indonesia
- **!** Nordea will not execute payments of IDR 750.000 or less due to high beneficiary bank fees
- **!** Copies of invoices ahead of payments must be sent to emsolutions@nordea.com
- **!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Ireland

Country code	**IE**
Local currency	**EUR** – euro (€)
Preferred payment currencies	**EUR, GBP, USD**
Account number format	IBAN length: 22 IBAN **example**: IE29AIBK93115212345678
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Israel

Country code	**IL**
Local currency	**ILS** – New Israeli shekel (₪, NIS)
Preferred payment currencies	**ILS, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 23 IBAN **example**: IL620108000000099999999
National clearing system code (See information on page 4)	Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** IBAN and BIC must be provided when making payments to Israel

Nordea

Italy

Country code	**IT**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: IT60X0542811101000000123456
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Japan

Country code	**JP**
Local currency	**JPY** – Japanese yen ((¥ / ¥)
Preferred payment currencies	**JPY, USD**
Supported payment currencies	EUR
Account number format	BBAN
	Branch code: 3 digits
	Account number: 7 digits
National clearing system code (See information on page 4)	Not required when using the above bank account format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

Nordea

Jordan

Country code	**JO**
Local currency	JOD – Jordanian dinar (JD / د.أ)
Preferred payment currencies	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 30 IBAN **example**: JO94CBJO0010000000000131000302
National clearing system code (See information on page 4)	Jordanian Bank Branch Code The first 2 digits identify the bank, the next four digits represent the branch code Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) codes	A purpose of payment (PoP) code is required and should be stated in the *message to the beneficiary* field Jordan JOD Purpose of Payment Codes | Nordea
Additional information	**!** IBAN and BIC must be provided when making payments to Jordan **!** Payments to Jordan can only be made from accounts in Finland

Kazakhstan

Country code	**KZ**
Local currency	**KZT** – Kazakhstani tenge (₸)
Preferred payment currencies	**KZT**
Supported payment currencies	USD, EUR
Account number format	IBAN length: 20 IBAN **example**: KZ86125KZT5004100100
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Please include BIN (if the beneficiary is a company) or IIN (if the beneficiary is a private individual) of the beneficiary. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to the payment being rejected
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code for KZT payments is required and should be stated in the *message to the beneficiary* field. Link to KZT Kazakhstan Payment Instructions | Nordea
Additional information	**!** IBAN and BIC must be provided when making payments to Kazakhstan **!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea **!** Nordea will not execute payments of KZT 30.000 or less due to high beneficiary bank fees

Nordea

Kenya

Country code	**KE**
Local currency	**KES** – Kenyan shilling (KSh)
Preferred payment currencies	**KES, USD**
Supported payment currencies	**EUR**
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	Sort code – 5 digits, e.g. 03000
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Transfers in KES are only permitted to KES accounts in Kenya **!** Payments equal to or above 10.000 USD or in a equivalent currency amount require submission of the underlying documentation to Nordea Examples: Commercial invoice, travel expenses, proof of relationship or dependency for financial support, etc. before submitting the payment **!** Please send underlying documentation to: emsolutions@nordea.com **!** Nordea will not execute payments of KES 6,000 or less due to high beneficiary bank fees

Nordea

Kosovo

Country code	**XK**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: XK051212012345678906
National clearing system code (See information on page 4)	Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Kosovo is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Kosovo ✓ EUR is the preferred payment currency

Nordea

Kuwait

Country code	**KW**
Local currency	**KWD** – Kuwaiti dinar (KD, د.ك.)
Preferred payment currencies	**KWD, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 30 IBAN **example**: KW81CBKU0000000000001234560101
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** IBAN and BIC must be provided when making payments to Kuwait

Nordea

Latvia

Country code	**LV**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: LV80BANK0000435195001
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Liechtenstein

Country code	**LI**
Local currency	**CHF – Swiss franc (Fr., fr.)**
Preferred payment currency	**CHF, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: LI21088100002324013AA
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Lithuania

Country code	**LT**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: LT121000011101001000
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

    ✓ The transfer currency must be in euro
    ✓ The receiving bank must be in a SEPA scheme country
    ✓ The charge code is shared (SHA) between the payer and beneficiary
    ✓ The account number of the beneficiary must be in the IBAN format

    ! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Luxembourg

Country code	**LU**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 20
	IBAN **example**:
	LU280019400644750000
National clearing system code (See information on page 4)	Not required, included in the IBAN
	The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

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Nordea

Malaysia

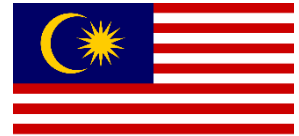|	
Country code	**MY**
Local currency	**MYR** – Malaysian ringgit (RM)
Preferred payment currency	**USD**
Supported payment currencies	USD
Account number format	BBAN – No standard
National clearing system code (See information on page 4)	No standard
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment (PoP) Codes	A purpose of payment (PoP) code is required for all currency payments to Malaysia and should be stated in the *message to the beneficiary* field Malaysia purpose of payment codes | Nordea
Additional information	**!** Foreign currency transfers to Malaysia are heavily regulated. The payment beneficiary may be required to provide documentation to verify the reason for the transaction **!** The Malaysian ringgit is not a supported payment currency **!** USD is the preferred payment currency **!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Malta

Country code	**MT**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 31 IBAN **example**: MT84MALT011000012345MTLCAST001S
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Mexico

Country code	**MX**
Local currency	**MXN** – Mexican peso ($, Mex$)
Preferred payment currencies	**MXN, USD**
Supported payment currencies	EUR
Account number format	18-digit CLABE – the account number format in Mexico, similar to IBAN CLABE consists of a 3-digit bank code, a 3-digit branch code, an 11-digit branch office code and a 1-digit control number
National clearing system code (See information on page 4)	Not required, included in CLABE
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

Nordea

Moldova

Country code	**MD**
Local currency	MDL – Moldovan leu (L)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: MD24AG000225100013104168
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Moldova is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Moldova ! The Moldovan leu is not a supported payment currency ✓ EUR is the preferred payment currency

Nordea

Monaco

Country code	**MC**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD, GBP
Account number format	IBAN length: 27 IBAN **example**: MC5811222000010123456789030
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Montenegro

Country code	**ME**
Local currency	No sovereign currency
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: ME25505000012345678951
National clearing system code (See information on page 4)	Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Montenegro is not a participant in the SEPA scheme Entry into SEPA is preliminarily scheduled for 05 October 2025 **!** IBAN and BIC must be provided when making payments to Montenegro ✓ EUR is the preferred payment currency

Morocco

Country code	**MA**
Local currency	**MAD** – Moroccan dirham (DH, Dh, د.م.)
Preferred payment currencies	**MAD**
Supported payment currencies	EUR, USD
Account number format	24-digit RIB – *relevé d'identité bancaire, or statement of banking identity* – the account number format in Morocco, similar to IBAN.
National clearing system code (See information on page 4)	Included in the RIB
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Morocco and should be stated in the *message to the beneficiary* field [Morocco purpose of payment codes	Nordea](#)
Additional information	**!** Transfers in MAD are only permitted to MAD accounts in Morocco **!** Nordea will not execute payments of MAD 500 or less due to high beneficiary bank fees

Netherlands

Country code	**NL**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 18 IBAN **example**: NL91ABNA0417164300
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

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New Zealand

Country code	**NZ**
Local currency	**NZD** – New Zealand dollar ($, $NZ)
Preferred payment currencies	**NZD, USD**
Supported payment currencies	EUR
Account number format	BBAN 15 or 16 digits 2-digit bank code, 4-digit branch code, 7-digit account number and a 2-3-digit suffix
National clearing system code (See information on page 4)	NZNCC New Zealand National Clearing Code The first 6 digits of the 15 or 16-digit bank account number If the account number is 15-16 digits, remove the first six digits and provide it in the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example: //NZ123456 or 123456.
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to the payment being rejected

> **!** PO Box addresses are not permitted by New Zealand banking law. Contact the beneficiary for a proper beneficiary address when necessary

North Macedonia

Country code	**MK**
Local currency	**MKD** – Macedonian denar/денар (den, ден)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 19 IBAN **example**: MK07250120000058984
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** North Macedonia is not a participant in the SEPA scheme Entry into SEPA is preliminarily scheduled for 05 October 2025 **!** IBAN and BIC must be provided when making payments to North Macedonia **!** The Macedonian denar is not a supported payment currency ✓ EUR is the preferred payment currency

Norway

Country code	**NO**
Local currency	**NOK** – Norwegian krone (kr)
Preferred payment currencies	**NOK, EUR, USD**
Supported payment currencies	DKK, GBP, SEK
Account number format	IBAN length: 15 IBAN **example**: NO9386011117947
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Tax Authority Reporting Codes	For all **outbound** cross-border payments **from Norway** above 100,000 NOK or equivalent in a foreign currency the remitter must provide a tax authority reporting code Norwegian Tax Authority Payment Reporting Codes
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Norwegian territories	! Svalbard and Jan Mayen are together designated with the ISO 3166-1 alpha-2 code SJ ! Svalbard/Spitsbergen is not in the EEA or SEPA scheme ✓ The EEA and SEPA extend to Jan Mayen only

Nordea

Pakistan

Country code	**PK**
Local currency	**PKR** – Pakistani rupee (Rs, PRe, PRs)
Preferred payment currency	**PKR**
Supported payment currencies	USD, EUR
Account number format	IBAN length: 24 IBAN **example**: PK36SCBL0000001123456702
National clearing system code (See information on page 4)	Not required, included in the IBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	Personal remittances from Pakistani citizens to friends or family in Pakistan must include the remitter's unique ID number such as passport number, social security number etc. and date and place of birth This information and a clear purpose of payment must be clearly stated in English in the *message to the beneficiary* field Commercial payments are also permitted
Additional information	**!** IBAN and BIC must be provided when making payments to Pakistan **!** Transfers in PKR are only permitted to PKR accounts in Pakistan **!** Nordea will not execute payments of PKR 10.000 or less due to high beneficiary bank fees **!** Rejected and returned payments in small amounts can result in more fees which can result in substantially reduced amounts **!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times	Nordea

Nordea

Palestine

Country code	**PS**
Local currency	**No sovereign currency**
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 29 IBAN **Example**: PS92PALS000000000400123456702
National clearing system code (See information on page 4)	Not required, included in the IBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	Personal remittances require a remittance purpose code which can be found here: Purpose Codes (pma.ps) The remittance purpose code should be stated in English in the *message to the beneficiary* field
Additional information	**!** Palestine is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Palestine ✓ USD is the preferred payment currency

Nordea

Peru

Country code	**PE**
Local currency	**PEN** – Peruvian sol (S/)
Preferred payment currencies	**PEN, USD**
Supported payment currencies	EUR
Account number format	BBAN length: 20
National clearing system code (See information on page 4)	Included in the BBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank. The beneficiary's RUC number (11-digit tax ID) should be included in the payment instructions for PEN payments.
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Transfers in PEN are only permitted to PEN accounts in Peru **!** Nordea will not execute payments of PEN 200 or less due to high beneficiary bank fees

Nordea

Philippines

Country code	**PH**
Local currency	PHP – Philippine peso (₱)
Preferred payment currencies	**PHP, USD**
Supported payment currencies	EUR
Account number format	BBAN – No standard, 6 – 18 digits
National clearing system code (See information on page 4)	Included in the BBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Nordea will not execute payments of PHP 3.000 or less due to the high fees extracted by beneficiary banks ! The payment currency must be the same as the beneficiary account currency, i.e. PHP to PHP, USD to USD etc. ! Transfers in PHP are only permitted to PHP accounts in the Philippines ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times	Nordea
EUHR3C Restrictions (See information on page 8)	! Yes. Household customers contact Customer Service ✓ Corporate payments are permitted

Nordea

Poland

Country code	**PL**
Local currency	**PLN** – Polish złoty (zł)
Preferred payment currencies	**PLN, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: PL61109010140000071219812874
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

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Portugal

Country code	**PT**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 25 IBAN **example**: PT50000201231234567890154
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

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Autonomous regions	The Azores and Madeira are autonomous regions within Portugal Both use the same IBAN as Portugal (PT)

Nordea

Qatar

Country code	**QA**
Local currency	**QAR** – Qatari riyal (QR / ر.ق.)
Preferred payment currencies	**QAR**
Supported payment currencies	USD, EUR
Account number format	IBAN length: 29 IBAN **example**: QA58DOHB00001234567890ABCDEFG
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Qatar and should be stated in the *message to the beneficiary* field Qatar Purpose of Payment Codes	Nordea
Additional information	**!** IBAN and BIC must be provided when making payments to Qatar

Romania

Country code	**RO**
Local currency	**RON** – Romanian leu (leu/lei)
Preferred payment currencies	**RON, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: RO49AAAA1B31007593840000
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

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Nordea

San Marino

Country code	**SM**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: SM86U0322509800000000270100
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	San Marino is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Saint Lucia

Country code	**LC**
Local currency	**XCD** – East Caribbean dollar (EC$)
Preferred payment currency	**USD**
Supported payment currencies	EUR
Account number format	IBAN length: 32 IBAN **example**: LC55HEMM000100010012001200023015
National clearing system code (See information on page 4)	Bank identifier system, e.g. HEMM Not required when using the preferred IBAN format
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** The IBAN format is strongly recommended **!** A BIC must be provided when making payments to the Saint Lucia **!** The East Caribbean dollar is not a supported payment currency ✓ USD is the preferred payment currency

Saudi Arabia

Country code	**SA**
Local currency	**SAR** – Saudi riyal (ريال,SR, ر.س)
Preferred payment currencies	**SAR, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 24 IBAN **example**: SA0380000000608010167519
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** IBAN and BIC must be provided when making payments to the Saudi Arabia

Nordea

Serbia

Country code	**RS**
Local currency	**RSD** – Serbian dinar (DIN / дин)
Preferred payment currencies	**RSD, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: RS35260005601001611379
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Serbia is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Serbia

Nordea

Singapore

Country code	**SG**
Local currency	**SGD** – Singapore dollar ($, S$)
Preferred payment currency	**SGD**
Supported payment currencies	USD, EUR
Account number format	BBAN – No standard, up to 14 digits
National clearing system code (See information on page 4)	SGIBG Singapore Inter-bank Giro System The IBG sort code is a 7-digit bank code The sort code is included in the account number, up to 14 digits
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

Nordea

Slovakia

Country code	**SK**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: SK3112000000198742637541
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

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Nordea

Slovenia

Country code	**SI**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 19 IBAN **example**: SI56263300012039086
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

South Africa

Country code	**ZA**
Local currency	**ZAR** – South African rand (R)
Preferred payment currency	**ZAR**
Supported payment currencies	**USD**, EUR
Account number format	BBAN – No standard, 7 – 11 digits
National clearing system code (See information on page 4)	ZANCC South African National Clearing Code Sometimes 8 digits are stated in the payment instructions. In such cases, only the first 6 digits should be applied as the ZANCC clearing code. Apply the ZANCC to the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example //ZA123456 or 123456.
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
EUHR3C Restrictions (See information on page 8)	**!** Yes. Household customers contact Customer Service ✓ Corporate payments are permitted

Nordea

South Korea

Country code	**KR**
Local currency	**KRW** – Korean Republic won (₩)
Preferred payment currencies	**KRW, USD**
Supported payment currencies	EUR
Account number format	BBAN - No standard
National clearing system code (See information on page 4)	The BOK Bank of Korea bank code structure consists of 7 digits and starts with a 0 or 3. The first 3 digits identify the bank and the last 4 dig-its identify the branch
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Payments in Korean won are heavily regulated. KRW-denominated payments with a countervalue of USD 20.000 or less generally do not require extra documentation

! For KRW payments above a countervalue of USD 20.000 a KRW-denominated invoice is required by the Korean authorities. Please send copy of the invoice to:
Denmark: noc.eip.dk@nordea.com
Finland: noc.eip.fi.outgoing@nordea.com
Norway: noc.eip.no@nordea.com
Sweden: noc.eip.se@nordea.com

! Transfers in KRW are only permitted to KRW accounts in South Korea

! Nordea will not execute payments of KRW 70.000 or less due to high beneficiary bank fees

! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

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Spain

Country code	**ES**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: ES9121000418450200051332
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time
Autonomous regions	The Canary Islands, ISO 3166-1 alpha-2 code IC, is an autonomous community of Spain Ceuta and Melilla are autonomous cities in North Africa All three are SEPA participants and use the same IBAN as Spain (ES)

Sri Lanka

Country code	**LK**
Local currency	**LKR** – Sri Lankan rupee (SL RS, Rs, රු, ௹)
Preferred payment currency	**LKR**
Supported payment currencies	**USD**, EUR
Account number format	BBAN - No standard
National clearing system code (See information on page 4)	Not required, included in the BBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field If the remittance is a transfer of earned wages (remuneration) the text "inward workers remittance" must be stated in English in the beginning of the message
Additional information	**!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea **!** Nordea will not execute payments of LKR 16.500 or less due to high beneficiary bank fees

Nordea

Sweden

Country code	**SE**
Local currency	**SEK** – Swedish krona (kr)
Preferred payment currencies	**SEK, EUR, USD**
Supported payment currencies	DKK, GBP, NOK
Account number format	IBAN length: 24 IBAN **example**: SE4550000000058398257466
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Tax Authority Reporting Codes	For all **outbound** cross-border payments **from Sweden** above 150,000 SEK or equivalent in a foreign currency the remitter must provide a tax authority reporting code Sweden Tax Authority Payment Reporting Codes | Nordea
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✓ The transfer currency must be in euro
- ✓ The receiving bank must be in a SEPA scheme country
- ✓ The charge code is shared (SHA) between the payer and beneficiary
- ✓ The account number of the beneficiary must be in the IBAN format

- **!** Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Switzerland

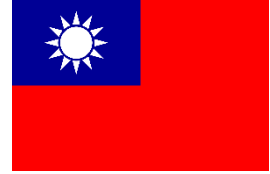|	
Country code	**CH**
Local currency	**CHF** – Swiss franc (Fr., fr.)
Preferred payment currencies	**CHF, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: CH9300762011623852957
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

- ✔ The transfer currency must be in euro
- ✔ The receiving bank must be in a SEPA scheme country
- ✔ The charge code is shared (SHA) between the payer and beneficiary
- ✔ The account number of the beneficiary must be in the IBAN format

! Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time

Nordea

Taiwan (Republic of China)

Country code	**TW**
Local currency	TWD – Taiwan dollar (NT$, 元, $)
Preferred payment currencies	**USD**
Supported payment currencies	EUR
Account number format	BBAN length – No standard, maximum 19 digits
National clearing system code (See information on page 4)	CBCTW – Central Bank of China Taiwan Taiwan utilises a 3-digit bank code and a 4-digit branch code. Some of the bank codes contain the letter "R" which stands for *representative office* In the *beneficiary account field*, provide the bank code, branch code and account number without spaces
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Thailand

Country code	**TH**
Local currency	**THB** – Thai baht (฿)
Preferred payment currencies	**THB, USD**
Supported payment currencies	EUR
Account number format	BBAN length – No standard
National clearing system code (See information on page 4)	Not required, included in the BBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Thailand and should be stated in the *message to the beneficiary* field Thailand Purpose of Payment Codes	Nordea
Additional information	**!** It is mandatory to include BIC for payments to Thailand. Do not include beneficiary bank name, address or clearing code on the payment instruction

Nordea

Tunisia

Country code	**TN**
Local currency	**TND** – Tunisian dinar (DT, د.ت)
Preferred payment currencies	**TND, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: TN5910006035183598478831
National clearing system code (See information on page 4)	Not required, included in the IBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Payments in TND may only be sent to beneficiary accounts in TND (not to foreign currency accounts) **!** Nordea will not execute payments of TND 150 or less (or equivalent in EUR or USD) due to high beneficiary bank fees **!** IBAN and BIC must be provided when making payments to Tunisia

Nordea

Türkiye

Country code	**TR**
Local currency	**TRY** – Turkish lira (₺ / TL)
Preferred payment currencies	**TRY, EUR**
Supported payment currencies	USD
Account number format	IBAN length: 26 IBAN **example**: TR330006100519786457841326
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Turkish banks return TRY payments if the beneficiary account is a foreign currency account e.g. a EUR or USD account. Ensure that you apply the correct payment currency to match the currency of the beneficiary account when making a foreign currency transfer to Türkiye **!** Transfers in TRY are only permitted to TRY accounts in Türkiye **!** Türkiye is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Türkiye

Nordea

Ukraine

Country code	**UA**
Local currency	UAH – Ukrainian hryvnia (₴, грн)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 29 IBAN **example**: UA213223130000026007233566001
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Ukraine is not a participant in the SEPA scheme **!** IBAN and BIC must be provided when making payments to Ukraine **!** The Ukrainian hryvnia is not a supported payment currency ✓ EUR and USD are the preferred payment currencies

United Arab Emirates (UAE)

Country code	**AE**
Local currency	**AED** – Emirati dirham (Đ,DH/Dh/Dhs, د.م.)
Preferred payment currencies	**AED, USD**
Supported payment currencies	EUR
Account number format	IBAN length: 23 IBAN **example**: AE070331234567890123456
National clearing system code (See information on page 4)	Not required, included in the IBAN IBAN is mandatory
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A 3 letter purpose of payment code is **mandatory** for all payments in all currencies. See United Arab Emirates Purpose of Payment (PoP) Codes	Nordea The PoP code should be formatted as follows: /BENEFRES/AE//XYZ/ where XYZ is the PoP code
Additional information	**!** IBAN and BIC must be provided when making payments to the UAE
EUHR3C Restrictions (See information on page 8)	**!** Yes. Household customers contact Customer Service ✓ Corporate payments are permitted

Nordea

United Kingdom

Country code	**GB**
Local currency	**GBP** – pound sterling (£)
Preferred payment currency	**GBP**
Supported payment currencies	**EUR, USD**
Account number format	IBAN length: 22 IBAN **example**: GB29NWBK60161331926819
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The United Kingdom is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Gibraltar

Country code	**GI**
Local currency	**GIP** –Gibraltar pound (£) The Gibraltar pound is pegged to the pound sterling. Coins and banknotes of the Gibraltar pound are issued by the Government of Gibraltar
Preferred payment currency	**GBP**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 23 IBAN **example**: GI75NWBK000000007099453
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	❗ Gibraltar is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ✓ Euro payments with charge option OUR are permitted To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format
EUHR3C Restrictions (See information on page 8)	❗ Yes. Household customers contact Customer Service ✓ Corporate payments are permitted

Nordea

Guernsey

Country code	**GG**
Local currency	**GBP** – Guernsey pound / pound sterling (£) The Guernsey pound is a local issue of bank-notes denominated in pound sterling, issued by the Bank of England
Preferred payment currency	**GBP**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN **example**: GG29NWBK60161331926819 **United Kingdom IBANs beginning with *GB* are commonly used for payments to Guernsey**
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Guernsey is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant **!** Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Isle of Man

Country code	**IM**
Local currency	**GBP** – pound sterling (£) IMP – Manx pound (£) is a non-ISO 4217 currency code, is issued by the Isle of Man Treasury and is on parity with pound sterling
Preferred payment currency	**GBP**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN example: IM29NWBK60161331926819 **IBANs beginning with GB are commonly used for payments to Isle of Man**
National clearing system code (See information on page 4)	Not required, included in the IBAN The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Isle of Man is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Jersey

Country code	**JE**
Local currency	**GBP** – Jersey pound / pound sterling (£)
	The Jersey pound is a local issue of bank-notes denominated in pound sterling, issued by the Bank of England
Preferred payment currency	**GBP**
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22
	IBAN **example**:
	JE29NWBK60161331926819
	IBANs beginning with GB are commonly used for payments to Jersey
National clearing system code (See information on page 4)	Not required, included in the IBAN
	The IBAN-only rule applies
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Jersey is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant
	! Payments in GBP do not qualify for SEPA payments.
	✓ Euro payments with charge option OUR are permitted
	To qualify for SEPA the payment must meet the following conditions:
	✓ The transfer currency must be in euro
	✓ The receiving bank must be in a SEPA scheme country
	✓ The charge code is shared (SHA) between the payer and beneficiary
	✓ The beneficiary account number must be in the IBAN format

Nordea

United States

Country code	**US**
Local currency	**USD** – United States dollar ($)
Preferred payment currency	**USD**
Supported payment currencies	CAD, EUR, GBP
Account number format	No standard
National clearing system code (See information on page 4)	Fedwire, sometimes also called ABA or routing number, is a 9 digit bank code which identifies the receiving bank Apply the 9-digit US Fedwire to the *bank code* field as follows: //FW023456789 Consult your bank service guides for exact formatting rules of Fedwire
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	**!** Fedwire numbers to credit unions may direct payments to a regional branch representing several local branches. The name and address of the local credit union should therefore be provided **!** If the payment beneficiary is a financial investment company, the company should be provided as the payment beneficiary with the remitters account number and details

Nordea

Vatican City State

Country code	**VC**
Local currency	**EUR** – euro (€)
Preferred payment currency	**EUR**
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: VA59001123000012345678
National clearing system code (See information on page 4)	Not required, included in the IBAN
Beneficiary's name and address (See information on page 6)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions:

✓ The transfer currency must be in euro
✓ The receiving bank must be in a SEPA scheme country
✓ The charge code is shared (SHA) between the payer and beneficiary
✓ The account number of the beneficiary must be in the IBAN format

Urgent euro payments do not qualify as SEPA payments and will generally not be much faster than a standard payment sent before the cut-off time