

Corporate Access Account Reporting Message Implementation Guidelines

camt.054.001.08 – Debit Notification BankToCustomerDebitCreditNotificationV08

These Message Implementation Guidelines only include a description of Debit entries.

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1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in a debit notification message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO20022 camt.054.001.08 BankToCustomerDebitCreditNotification and Common Global Implementation - Market Practice (CGI-MP) recommendations, which are available at: [Link](#)

2. About Corporate Access Account Reporting

Corporate Access Account Reporting is Nordea’s file-based Cash Management solution enabling you to exchange payment and account reporting files in XML.

The service gives you the possibility to execute payments from accounts in all the countries in the Nordics. In addition you can send payment instructions (Request for Transfers) for execution by Nordea’s branches in Great Britain and USA as well as to any bank world-wide under the condition that a Request for Transfer agreement between Debtor’s bank and Nordea has been entered.

Furthermore Corporate Access offers account reporting services for liquidity management and/or reconciliation purposes. The reporting includes account statement, debit notification and credit notification.

With the option to perform cancellation of payments via file you can achieve a fully automated payment and reconciliation process.

For further information please visit nordea.com/corporateaccess

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the notification. Nordea uses the standard codes according to ISO. Appendix 1 provides further details.

4. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Notification, Entry and TransactionDetails information. One file will only contain one Message. A message sent by Nordea contain Notifications for one Debtor/account as agreed under the Corporate Cash Management agreement with Nordea. Each Notification will include one or more Entries whereas, depending on the chosen booking option, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as “Mandatory” by ISO20022 for camt.054 are included in Nordea’s *Corporate Access Account Reporting* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not used by the service are not included in this MIG, even if they are included in the “*ISO 20022 Message Definition Report*” or in the “*CGI-MP Implementation Guide for ISO 20022 BankToCustomerDebitCredit Notification*”. This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
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ISO Index No = Reference number that refers to the related description in the “*ISO 20022 Message Definition Report*”

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

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

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

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

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

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

Type = States the value to be transferred in the actual XML element. There is a total of seven different “Data Type” representations that can be used in a “*BankToCustomerDebitCreditNotification*”: Identifier, Code, Text, Rate, Date Time, Currency, Amount & Indicator. See examples below:

Data Type	Type	Example
Identifier	PartyIdentification135	SALES COMPANY PARTY135
Code	PaymentMethod3Code	TRF = Credit Transfer
Text	Max35Text	AA22BB11
Rate	Rate	10.99999
Date Time	ISODateTime	2026-03-21T10:30:35.646+01:00
Currency	3Text	EUR
Amount	DecimalNumber	99999.99
Indicator	Indicator	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO 20022 uses the classification “1.. ∞” as mandatory and “0..∞” for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CG-MPI.
XOR	eXclusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions <u>or</u> optional to use by Nordea

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access Account Reporting & Corporate Access Payables* at nordea.com/en/our-services/corporate-access.

More information on ISO 20022 definitions on camt.054.001.08 is available on the ISO20022 website: [Link](https://www.iso.org/standard/70491.html)

5. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<MsgId>	3.4.2.1 (R)	The unique Message or Assignment Identification as sent in pain.001.
<PmtInfId>	3.4.3.1 (R)	Unique identification of each Payment Identification Information level in the pain.001 message.
<InstrId>	6.1.15.3.2 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 message, if used as a “point-to-point” reference.
<EndToEndId>	6.1.15.3.3 (R)	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message.

Reference type	ISO Index (Attribute)	Description
<UETR>	6.1.15.3.4 (C)	Unique End-to-End Tracker Identification for each single Credit Transfer Transaction. UETR may be generated and reported by Nordea
<MndtId>	6.1.9.2.1.8 (C)	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
<AnyBIC> <BICFI>	6.1.20.1.1 (C) 6.1.15.2.1 (C)	Business Identifier Codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
<LEI>	6.1.15.2.3 (C)	Legal Entity Identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2}

6. Character Set

The characters allowed in this message are those defined by the UTF-8 standard. However, Latin and Scandinavian characters used in International and Scandinavian communication are generally supported.

a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + @
Space

References, identifications and identifiers must be in-line with the following:

- Content is restricted to the Latin character set including the Scandinavian characters as defined above
- Content will not start or end with a '/'
- Content will not contain '/'s

7. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition February 2019: [Link](#)
camt.054.001.08, BankToCustomerDebitCreditNotificationV08

8. Constraints

These are copied from the ISO 20022 Bank to Customer Cash Management Message Definition Report - Part 2:

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.
Note: The decimal separator is a dot.

C8 DescriptionPresenceRule

If Description is not present then either ISIN or at least one occurrence of OtherIdentification must be present.

C9 DescriptionUsageRule

Description must be used alone as the last resort.

C10 DomainOrProprietaryRule

Either Proprietary or Domain or both must be present.

C11 FamilyAndSubFamilyRule

If a specific (non-generic) Family code is not present, then a specific (non-generic) SubFamily code is not allowed.

C12 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C13 ISINGuideline

When an ISIN code exists, it is strongly recommended that the ISIN be used.

C14 ISINPresenceRule

If ISIN is not present then either Description or at least one occurrence of OtherIdentification must be present.

C15 MessageOrNotificationPaginationRule

MessagePagination may be present or NotificationPagination may be present, but not both.

Following Must be True

/GroupHeader/MessagePagination Must be absent

Or /Notification[*]/NotificationPagination Must be absent

This constraint is defined at the MessageDefinition level.

C16 OtherIdentificationPresenceRule

If OtherIdentification is not present then either ISIN or Description must be present.

C17 ReferenceGuideline

At least one reference should be present to identify the underlying transaction(s).

C18 ReturnReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

C19 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C20 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

9. Guidelines

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
	-		Bank To Customer Debit Notification V08	<BkToCstmrDbtCdtNtfctn>				Message root, identifying message type
4.4.1	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader81	R	
6.1.19.8.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.
6.1.19.8.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	R	Date and time at which the message was created. Nordea applies UTC or local time.
6.1.19.8.3	++		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification135	R	This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be provided.
6.1.21.1.3	+++		Identification	<Id>	[0..1]	Party38Choice	R	
6.1.21.2.1	++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	
6.1.20.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Will be reported if available in the agreement between Customer and Nordea.
6.1.20.1.2	+++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
6.1.20.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	R	
6.1.20.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification as agreed with Nordea (CAAR Service Id). Other Identification as assigned by Nordea to identify the recipient will be reported with code CUST. Code BANK will always be present (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment.
6.1.20.1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
6.1.20.1.3.2.1	+++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used codes: BANK = Bank Party Identification (Nordea) CUST = Customer number

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.26.1.1.4.3.5.4	++		AdditionalInformation	<AddtlInf>	[0..1]	Max500Text	R	Used code: /DEBT/ Notification with Debit entries ONLY.
4.4.2	+		Notification	<Ntfctn>	[1..∞]	AccountNotification17	R	Each notification contains one account.
4.4.2.1	++		Identification	<Id>	[1..1]	Max35Text	R	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. Unique at Nordea for min. 90 calendar days. Note: Nordea will use date/time i.e. 2026-12-24-03.12.11-USD8579. Currency and last four (4 digits) of the reported account.
4.4.2.3	++		ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Number	R	Sequential number of the notification, as assigned by the account servicer. The sequential number is increased incrementally for each notification sent electronically.
4.4.2.6	++		CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	R	Date and time at which the notification was created.
4.4.2.10	++		Account	<Acct>	[1..1]	CashAccount39	R	Only IBAN is available
6.1.1.4.1	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
6.1.2.1.1	++++	{Or}	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
6.1.1.4.3	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	
6.1.1.4.6	+++		Owner	<Ownr>	[0..1]	PartyIdentification135	R	Party that legally owns the account will always be reported.
6.1.21.1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	
6.1.21.1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	
6.1.21.2.1	+++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	
6.1.20.1.3	++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	
6.1.20.1.3.1	+++++++		Identification	<Id>	[1..1]	Text	R	Company owning the account
6.1.20.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
6.1.20.1.3.2.1	+++++++	{Or}	Code	<Cd>	[1..1]	Code	XOR	Used code: COID = Company ID (only for Norway and Sweden)

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.1.4.7	+++		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification6	R	
6.1.15.4.1	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	
6.1.15.2.1	+++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	C	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
6.1.15.2.3	+++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
6.1.15.2.5	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.23.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	
6.1.23.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Used codes: DK = Denmark FI = Finland NO = Norway SE = Sweden
4.4.2.13	++		TransactionsSummary	<TxSummry>	[0..1]	TotalTransactions6	R	Provides summary information on entries.
6.1.19.7.1	+++		TotalEntries	<TtlNtries>	[0..1]	NumberAndSumOfTransactions4	R	Will be reported only if the Notification includes reversals.
6.1.19.7.1.1	++++		NumberOfEntries	<NbOfNtries>	[1..1]	Max15NumericText	R	Number of individual entries included in the report.
6.1.19.7.1.2	++++		Sum	<Sum>	[1..1]	DecimalNumber	R	Total of all individual entries included in the report.
6.1.19.7.1.3	++++		TotalNetEntry	<TtlNetNtry>	[0..1]	AmountAndDirection35	C	Resulting debit or credit amount of the netted amounts for all debit and credit entries.
6.1.3.2.1	+++++		Amount	<Amt>	[0..1]	NonNegativeDecimalNumber	C	Resulting amount of the netted amounts for all debit and credit entries.
6.1.3.2.2	+++++		CreditDebitIndicator	<CdtDbtInd>	[0..1]	CreditDebitCode	C	Indicates whether the amount is a credit or a debit amount (Credit/Debit).
6.1.19.7.2	+++		TotalCredittEntries	<TtlCdtNtries>	[0..1]	NumberAndSumOfTransactions1	R	Specifies the total number and sum of credit entries. (CdtDbtInd = CRDT).
6.1.19..1.1	++++		NumberOfEntries	<NbOfNtries>	[1..1]	Max15NumericText	R	Count of credits in this report.
6.1.19.1.2	++++		Sum	<Sum>	[1..1]	DecimalNumber	R	Sum of credits in this report.

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.19.7.3	+++		TotalDebitEntries	<TtIDbtNtries>	[0..1]	NumberAndSumOfTransactions1	R	Specifies the total number and sum of debit entries. (CdtDbtInd = DBIT).
6.1.19.1.1	++++		NumberOfEntries	<NbOfNtries>	[1..1]	Max15NumericText	R	Count of debits and reversal-of-debits in this report.
6.1.19.1.2	++++		Sum	<Sum>	[1..1]	DecimalNumber	R	Sum of debits and reversal-of-debits in this report.
4.4.2.14	++		Entry	<Ntry>	[0..∞]	ReportEntry10	R	Set of elements used to specify an entry in the notification.
4.4.2.14.1	+++		EntryReference	<NtryRef>	[0..1]	Max35Text	R	Increased by one (1) for each entry.
4.4.2.14.2	+++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Posted amount in the currency of the account reported and is the total of one or many entry details. Note: This amount can be zero for Norway and Sweden.
4.4.2.14.3	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	Used code: DBIT = Debit
4.4.2.14.4	+++		ReversalIndicator	<RvslInd>	[0..1]	TrueFalseIndicator	C	Indicates whether the entry is the result of a reversal. This element is only present if the entry is the result of a reversal. If the CreditDebitIndicator is DBIT and ReversalIndicator is True, the original operation was a credit entry.
4.4.2.14.5	+++		Status	<Sts>	[1..1]	EntryStatus1Choice	R	Status of an entry on the books of the account servicer.
6.1.28.2.1	++++	{Or}	Code	<Cd>	[1..1]	ExternalEntryStatus1Code	XOR	Used code: BOOK = Booked
4.4.2.14.6	+++		BookingDate	<BookgDt>	[0..1]	DateAndDateTime2Choice	R	Booking date will always be present.
6.1.12.1.1	++++	{Or	Date	<Dt>	[1..1]	ISODate	XOR	Booking Date.
6.1.12.1.2	++++	Or}	DateTime	<DtTm>	[1..1]	ISODateTime	XOR	Booking Date and Time.
4.4.2.14.7	+++		ValueDate	<ValDt>	[0..1]	DateAndDateTime2Choice	C	Value date will always be present.
6.1.12.1.1	++++	{Or}	Date	<Dt>	[1..1]	ISODate	XOR	
4.4.2.14.8	+++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Will be reported if available.
4.4.2.14.10	+++		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	R	
6.1.6.1.1	++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	R	
6.1.6.3.1	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	ISO Transaction Domain Codes are used (see Appendix 1).
6.1.6.3.2	+++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.6.2.1	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	ISO Transaction Family Codes are used (see Appendix 1).
6.1.6.2.2	+++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	ISO Transaction SubFamily Codes are used (see Appendix 1).
4.4.2.14.18	+++		EntryDetails	<NtryDtls>	[0..∞]	EntryDetails9	R	Set of elements used to provide details on the entry.
6.1.9.3.2	++++		TransactionDetails	<TxDtls>	[0..∞]	EntryTransaction10	R	Set of elements used to provide information on the underlying transaction(s).
6.1.9.2.1	+++++		References	<Refs>	[0..1]	TransactionReferences6	C	
6.1.9.2.1.1	+++++		MessageIdentification	<MsgId>	[0..1]	Max35Text	C	MessageIdentification as sent in pain.001.
6.1.9.2.1.2	+++++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Denmark: Will be reported when available. Finland, Norway & Sweden: Will always be present.
6.1.9.2.1.3	+++++		PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	C	PaymentInformationIdentification as sent in pain.001.
6.1.9.2.1.4	+++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	InstructionIdentification as sent in pain.001.
6.1.9.2.1.5	+++++		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	C	Will always be present as sent in pain.001.
6.1.9.2.1.6	+++++		UETR	<UETR>	[0..1]	UUIDv4Identifier	C	Universally unique identifier to provide an end-to-end reference of a payment transaction.
6.1.9.2.1.8	+++++		MandateIdentification	<MndtId>	[0..1]	Max35Text	C	MandateIdentification as sent in pain.008.
6.1.9.2.1.15	+++++		Proprietary	<Prtry>	[0..∞]	ProprietaryReference1	C	Will be reported for card (acquiring and purchase) transactions and for Swedish mobile payments. Card acquiring transactions: Norway: Will be reported for "BankAxept" cards Finland: Not used Note: Specification of included transactions will be reported by external provider. Card purchase transactions: Will be reported for debit card (purchase) transactions

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
								Swedish mobile payments: Will be reported for Swish Handel refund and Swish Payout transactions.
6.1.9.2.1.15.1	++++++		Type	<Tp>	[1..1]	Max35Text	R	Used codes: Denmark, Norway, Sweden: OTHR = Other Finland: Card number Sweden: STID = Swish Transaction ID
6.1.9.2.1.15.2	++++++		Reference	<Ref>	[1..1]	Max35Text	R	POS system reference/identification with code OTHER/card number Sweden: STID populated with Swish Transaction ID
4.4.2.14.13	+++++		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrencyExchange3	R	
6.1.3.1.1	++++++		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	C	Will always be reported as received in pain.001.
6.1.3.1.1.1	++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
6.1.3.1.2	++++++		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	R	Will always be present.
6.1.3.1.2.1	++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Norway & Sweden: Zero amount is possible i.e. digit "0" may occur.
6.1.3.1.2.2	++++++		CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	C	
6.1.3.1.2.2.1	++++++		SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoricCurrencyCode	R	
6.1.3.1.2.2.2	++++++		TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoricCurrencyCode	C	
6.1.3.1.2.2.3	++++++		UnitCurrency	<UnitCcy>	[0..1]	ActiveOrHistoricCurrencyCode	C	
6.1.3.1.2.2.4	++++++		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	R	Exchange rate will be reported with maximum 11 digits including 6 decimals. Nordea will currently present currency exchange rate as expressed by the local country, i.e. against currency base denominations "1" or "100".
6.1.3.1.2.2.5	++++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	Norway & Sweden: Not used
6.1.3.1.3	++++++		CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	C	Will only be present when Equivalent amount used in pain.001.
6.1.3.1.3.1	++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.9.2.6	+++++		BankTransactionCode	<BkTxCd>	[0..1]	BankTransactionCodeStructure4	C	
6.1.6.1.1	+++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	R	
6.1.6.3.1	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	ISO Transaction Domain Codes are used (see Appendix 1).
6.1.6.3.2	+++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	
6.1.6.2.1	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	ISO Transaction Family Codes are used (see Appendix 1).
6.1.6.2.2	+++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	ISO Transaction SubFamily Codes are used (see Appendix 1).
4.4.2.14.14	+++++		Charges	<Chrgs>	[0..1]	Charges6	C	Charges will only be reported for Denmark , if available, as information for customer and will not be included in the Entry or EntryDetail amount(s)
6.1.10.1.2	+++++		Record	<Rcrd>	[0..∞]	ChargesRecord3	C	
6.1.10.2.1	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
6.1.10.2.6	+++++		Bearer	 	[0..1]	ChargeBearerType1Code	C	Used codes: DEBT = Borne By Debtor SHAR = Shared SLEV = Following Service Level. (Only for SEPA payments) Note: For SEPA payments Nordea will report SLEV as used charge code.
6.1.9.2.9	+++++		RelatedParties	<RltdPties>	[0..1]	TransactionParties6	C	
6.1.9.2.9.4	+++++		UltimateDebtor	<UltmtDbtr>	[0..1]	Party140Choice	C	Will be reported by Nordea, if used in pain.001.
6.1.21.3.1	+++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.21.1.1	+++++		Name	<Nm>	[0..1]	Max140Text	R	
6.1.21.1.3	+++++		Identification	<Id>	[0..1]	Party38Choice	C	
6.1.21.2.1	+++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	
6.1.20.1.2	+++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
6.1.20.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	R	
6.1.20.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.20.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
6.1.20.1.3.2.1	+++++++ +	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used code: BANK = Bank Party Identification COID = Company ID (only for Norway and Sweden) CUST = Customer Number
6.1.9.2.9.5	+++++		Creditor	<Cdtr>	[0..1]	Party140Choice	C	
6.1.21.3.1	+++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.21.1.1	+++++		Name	<Nm>	[0..1]	Max140Text	R	
6.1.21.1.3	+++++		Identification	<Id>	[0..1]	Party38Choice	C	
6.1.21.2.1	+++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	
6.1.20.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362:2014 Banking (Banking telecommunication messages, Bank Identifier Codes). For technical usage see "User guide & Message flow". Must be agreed with Nordea.
6.1.20.1.2	+++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. LEI can only be used in combination with AnyBIC or Other.
6.1.20.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	
6.1.20.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Will be present as sent in pain.001.
6.1.20.1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
6.1.20.1.3.2.1	+++++++ +	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used codes: CUST = Customer Number TXID = Tax Identification Number Denmark: TXID used for CVR no. as Id.
6.1.21.2.2	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	
6.1.22.1.2	+++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	C	
6.1.22.1.2.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Will be present as sent in pain.001.

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.22.1.2.2	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	C	
6.1.22.1.2.2.1	+++++++ +	{Or}	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	XOR	Used codes: SOSE = Social Security Number TXID = Tax Identification Number Denmark: SOSE used for CPR no. as Id.
6.1.9.2.9.6	+++++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount38	C	
6.1.1.5.1	+++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
6.1.2.1.1	+++++	{Or}	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
6.1.1.2.1	+++++		Identification	<Id>	[1..1]	Max34Text	R	The value is NOTPROVIDED when a Proxy is reported.
6.1.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	C	
6.1.1.2.2.1	+++++	{Or}	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	Used code: BBAN = Basic Bank Account Number
6.1.1.4.5	+++++		Proxy	<Prxy>	[1..1]	ProxyAccountIdentification1	C	
6.1.1.3.1	+++++		Type	<Tp>	[0..1]	ProxyAccountType1Choice	C	
6.1.1.3.1.1	+++++	{Or}	Code	<Cd>	[1..1]	ExternalProxyAccountType1Code	XOR	Used code: CUST = Customer Number
6.1.1.3.1.2	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Sweden: BGNR = Bankgiro Number Denmark: DK01 = Giro payment slip - Type 01 DK04 = Giro payment slip - Type 04 DK15 = Giro payment slip - Type 15 DK71 = FIK payment slip - Type 71 DK73 = FIK payment slip - Type 73 DK75 = FIK payment slip - Type 75
6.1.1.3.2	+++++		Identification	<Id>	[1..1]	Max2048Text	R	Proxy identifier as specified by proxy scheme.
6.1.9.2.9.7	+++++		UltimateCreditor	<UltmtCdtr>	[0..1]	Party40Choice	C	Will be reported by Nordea, if used in pain.001.
6.1.21.3.1	+++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.21.1.1	+++++		Name	<Nm>	[0..1]	Max140Text	R	
6.1.21.1.3	+++++		Identification	<Id>	[0..1]	Party38Choice	C	
6.1.21.2.1	+++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.20.1.2	+++++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
6.1.20.1.3	+++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	
6.1.20.1.3.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
6.1.20.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
6.1.20.1.3.2.1	+++++++ +	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used code: CUST = Customer Number
6.1.21.2.2	+++++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	
6.1.22.1.2	+++++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	C	
6.1.22.1.2.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
6.1.22.1.2.2	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	C	
6.1.22.1.2.2.1	+++++++ +	{Or}	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	XOR	Used code: SOSE = Social Security Number
6.1.9.2.9.9	+++++		Proprietary	<Prtry>	[0..∞]	ProprietaryParty5	C	Will be reported by Nordea, if available.
6.1.9.2.9.9.1	+++++		Type	<Tp>	[1..1]	Max35Text	R	'CreditorSchemeIdentification'
6.1.9.2.9.9.2	+++++		Party	<Pty>	[1..1]	Party40Choice	R	
6.1.21.3.1	+++++++		Party	<Pty>	[1..1]	PartyIdentification135	R	
6.1.21.1.1	+++++++		Name	<Nm>	[0..1]	Max140Text	C	
6.1.21.1.3	+++++++		Identification	<Id>	[0..1]	Party38Choice	C	
6.1.21.2.2	+++++++	{Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	
6.1.22.1.2	+++++++ +		Other	<Othr>	[0..∞]	GenericPersonIdentification1	C	
6.1.22.1.2.1	+++++++ ++		Identification	<Id>	[1..1]	Max35Text	R	
6.1.22.1.2.2	+++++++ +++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
6.1.22.1.2.2.1	+++++++ ++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used code: SEPA = Single Euro Payments Area
6.1.9.2.10	+++++		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents5	C	
6.1.9.2.10.3	+++++		DebtorAgent	<DbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	
6.1.15.4.1	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.15.2.1	++++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
6.1.9.2.10.4	+++++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	Not used for international cheques.
6.1.15.4.1	++++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	
6.1.15.2.1	++++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	C	Will be reported if available.
6.1.15.2.2	++++++		ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	C	
6.1.15.1.1	++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
6.1.28.2.1	++++++	{Or}	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	XOR	Will be reported if available.
6.1.15.1.2	++++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	Will be reported if available.
6.1.15.2.3	++++++		LEI	<LEI>	[0..1]	LEI Identifier	C	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
6.1.15.2.4	++++++		Name	<Nm>	[0..1]	Max140Text	C	Will be reported if a received from local clearing system, otherwise returned as used in pain.001.
6.1.15.2.5	++++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.23.1.11	++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
6.1.23.1.15	++++++		Country	<Ctry>	[0..1]	CountryCode	R	Will be reported if received from local clearing system.
6.1.9.2.10.5	+++++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	Will only be reported for Treasury payments, if used in pain.001, and for Intercompany payments only if Intermediary Agent outside Nordea Group. Note: If IntermediaryAgent1Account used in pain.001 it cannot be reported in the Debit Notification message. Denmark & Sweden: Not used for Intercompany payments
6.1.15.4.1	++++++		FinancialInstitutionIdentifica tion	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	
6.1.15.2.1	++++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.9.2.1.2	+++++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Will only be reported if used in pain.001.
6.1.19.4.1	+++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Will only be reported for SEPA payments and Sweden, if used in pain.001.
6.1.19.4.2	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Will only be reported for domestic payments, if used in pain.001.
6.1.9.2.14	+++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation16	C	
6.1.26.5.1	+++++		Unstructured	<Ustrd>	[0..∞]	Max140Text	C	
6.1.26.5.2	+++++		Structured	<Strd>	[0..∞]	StructuredRemittanceInformation16	C	
6.1.26.1.1	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..∞]	ReferredDocumentInformation7	C	
6.1.26.1.1.1	+++++		Type	<Tp>	[0..1]	ReferredDocumentType4	C	
6.1.26.1.1.1.1	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType3Choice	R	
6.1.26.1.1.1.1.1	+++++	{Or}	Code	<Cd>	[1..1]	DocumentType6Code	XOR	Used codes: CINV = Commercial Invoice CREN = Credit Note
6.1.26.1.1.2	+++++		Number	<Nb>	[0..1]	Max35Text	C	Will be reported if available.
6.1.26.1.1.3	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Will be reported if available.
6.1.26.1.2	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Will always be present.
6.1.19.12.1	+++++		DuePayableAmount	<DuePyblAmtCcy="AA A">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Will be reported if available together with code CINV
6.1.19.12.3	+++++		CreditNoteAmount	<CdtNoteAmtCcy="AA A">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Will be reported if available together with code CREN
6.1.19.12.6	+++++		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Will be reported if available together with code CINV
6.1.26.1.3	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	If Creditor Reference used in pain.001, it will always be reported back with code SCOR in camt.054 Debit Notification, this irrespectively if local clearing might have processed the payment as a non-structured reference payment towards beneficiary.
6.1.14.1.1	+++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
6.1.14.1.1.1	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	
6.1.14.1.1.1.1	+++++	{Or}	Code	<Cd>	[1..1]	DocumentType3Code	XOR	Used code: SCOR = Structured Communication Reference

ISO Index	Structural sequence	Or	camt.054.001.08 - Debit notification Message Item	XMLTag	Mult.	Type	Norde a Use	Nordea comment
6.1.14.1.1.2	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	Used code: ISO "ISO" will be reported for ISO 11649 international creditor reference.
6.1.14.1.2	+++++++		Reference	<Ref>	[0..1]	Max35Text	R	Sweden: Swish Order ID will be reported. Will be reported as provided by customer.
6.1.26.1.8	+++++++		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	C	

10. Appendix 1 – Bank Transaction Codes – Debit entries

Disclaimer: The lists below contain the most common BTC codes, additional ISO compatible BTC codes may be used.

10.1 Debit Notification – Entry level

Nordea applies the following Bank Transaction codes on Entry level. If an Entry cannot be defined both “Family” and “Sub-family” with code “NTAV” will be reported.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y
Payments	Issued Credit Transfers	Nordic Payment Council Credit Transfer	PMNT	ICDT	ENCT	Y			Y
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y		
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Same Day Value Credit Transfer	PMNT	ICDT	SDVA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y
Payments	Issued Credit Transfers	Reversal Due To Payment Return	PMNT	ICDT	RRTN	Y	Y	Y	Y
Payments	Issued Real Time Credit Transfers	Domestic Credit Transfer	PMNT	IRCT	DMCT	Y			Y
Payments	Issued Real Time Credit Transfers	Nordic Payment Council Credit Transfer	PMNT	IRCT	ENCT	Y			Y
Payments	Issued Real Time Credit Transfers	SEPA Credit Transfer	PMNT	IRCT	ESCT		Y		
Payments	Not available	Not Available	PMNT	NTAV	NTAV	Y	Y	Y	Y

10.2 Debit Notification – Entry Detail/Transaction level

Nordea will use Bank Transaction Code as shown below on Entry Detail/Transaction level. If an Entry Detail/Transaction cannot be defined “Sub-family” code “NTAV” will be reported.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Cash Concentration Transactions	Corporate Own Account Transfer	PMNT	ICCN	COAT		Y		Y
Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT	Y	Y	Y	Y
Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT	Y	Y	Y	Y
Payments	Issued Credit Transfer	ACH Debit	PMNT	ICDT	ADBT	Y		Y	Y

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Credit Transfer	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y
Payments	Issued Credit Transfers	Nordic Payment Council Credit Transfer	PMNT	ICDT	ENCT	Y			Y
Payments	Issued Credit Transfer	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y		
Payments	Issued Credit Transfers	Not Available	PMNT	ICDT	NTAV	Y	Y	Y	Y
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Y	Y	Y	Y
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Same Day Value Credit Transfer	PMNT	ICDT	SDVA	Y	Y	Y	Y
Payments	Issued Credit Transfers	Taxes (Generic)	PMNT	ICDT	TAXE			Y	
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	Y		Y	Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y
Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH		Y	Y	Y
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ		Y	Y	Y
Payments	Issued Real Time Credit Transfers	Nordic Payment Council Credit Transfer	PMNT	IRCT	ENCT	Y			Y
Payments	Issued Real Time Credit Transfers	SEPA Credit Transfer	PMNT	IRCT	ESCT		Y		