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Changes to the CAMT.054C file structure

Information for customers during the transition to the new Nordic payment infrastructure

Overview
The migration to the new Nordic payment infrastructure will change the information reported in CAMT.054C credit notifications. During the transition, reporting may differ depending on the infrastructure used to process each payment.

This publication explains the changes to incoming payment reporting and the actions customers should take to prepare their systems.

In general, Nordea reports the information received from the payer's bank.

1. Incoming payment reporting

Payments from the current (legacy) infrastructure

Incoming payments from the current infrastructure will continue to be grouped within a single transaction entry (Ntry). The total booked amount and the transaction details will continue to be reported as they are today.

- The total amount is reported at Ntry level.
- The number of underlying transactions is reported in NtryDtls/NbOfTxs, for example 45 transactions.
- The individual transaction information is provided under TxDtls.

Payments from the new payment infrastructure

Each settlement from the clearinghouse will be reported in a separate entry (Ntry). A CAMT.054C notification may therefore contain multiple entries, each with details of the underlying transactions.

- The total amount is reported at Ntry level.
- The number of underlying transactions is reported in NtryDtls/NbOfTxs, for example 45 transactions.
- The individual transaction information is provided under TxDtls (45 times).

Note: For intraday CAMT.054C reporting, each transaction will be reported in a separate Ntry.

2. Unique transaction reference

For each incoming payment from the new infrastructure, Nordea will provide a transaction key in the AcctSvcrRef field, for example:

```
<AcctSvcrRef>2026-10-20-09.10.37.990513</AcctSvcrRef>
```

This reference identifies the individual payment and should be retained for transaction tracking and future refund purposes.

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3. End-to-end reference

The EndToEndId field will contain the reference provided by the payer (debtor), when available. This reference can help customers identify a payment when communicating with the payer.

4. Debtor information

Nordea will report the debtor information received in the payment message. Only the debtor's name is mandatory; the address will be reported when available. If Ultimate Debtor information is included, the debtor's name will also be provided. Available information received from the payer's bank will be forwarded in the CAMT.054C notification.

5. Debtor account information

The debtor's account number will not be reported in the CAMT.054C notification due to banking confidentiality requirements.

6. Remittance information

The location of the remittance information will change for payments processed through the new payment infrastructure.

Current reporting (legacy infrastructure)

For payments from the legacy infrastructure, remittance information is reported in the AddtlRmtInf field, for example:

```
<AddtlRmtInf>94103034 10973.75</AddtlRmtInf>
```

New reporting (new payment infrastructure)

Remittance information

For payments processed through the new infrastructure, references provided by the debtor will be forwarded **unaltered**. Remittance information may therefore appear in different variants and combinations of the fields shown below.

Payment source	Field location	Customer impact
New infrastructure	RmtInf/Ustrd	Update processing to read the new field location.
New infrastructure	RmtInf/Strd/AddtlRmtInf	Continue reading the existing field.
New infrastructure	RmtInf/Strd/Nb	May contain a reference for CINV or CREN when the debtor uses this field. The reference may be present without the CINV or CREN code.
New infrastructure	RmtInf/Strd/Ref	SCOR

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For incoming payments from the new infrastructure, free-text remittance information may be reported in the Ustrd field within RmtInf, for example:

```
<RmtInf>
    <Ustrd>/DOC/94097708</Ustrd>
</RmtInf>
```

The following examples illustrate where references may appear within selected combinations of remittance information. The combinations and structure of the elements may vary.

Structured debit invoice with CINV

```
<Strd>
<RfrdDocInf>
<Tp>
<CdOrPrtry>
<Cd>CINV</Cd>
</CdOrPrtry>
</Tp>
<Nb>Debit invoice 1</Nb> <!-- Structured text message – alphanumeric field -->
</RfrdDocInf>
<RfrdDocAmt>
<RmtdAmt Ccy="SEK">0.01</RmtdAmt>
</RfrdDocAmt>
</Strd>
```

Structured credit note with CREN

```
<Strd>
<RfrdDocInf>
<Tp>
<CdOrPrtry>
<Cd>CREN</Cd>
</CdOrPrtry>
</Tp>
<Nb>Credit invoice 1</Nb> <!-- Structured text message – alphanumeric field -->
</RfrdDocInf>
<RfrdDocAmt>
<CdtNoteAmt Ccy="SEK">0.21</CdtNoteAmt>
</RfrdDocAmt>
</Strd>
```

Structured debit invoice with an OCR reference (SCOR)

```
<Strd>
<RfrdDocAmt>
<RmtdAmt Ccy="SEK">0.11</RmtdAmt>
</RfrdDocAmt>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</Cd>
```

```
</CdOrPrtry>
</Tp>
<Ref>11500222141547</Ref> <!-- Reference received from the debtor bank. Usually an OCR reference -->
</CdtrRefInf>
</Strd>
```

Structured credit note with an OCR reference (SCOR)

```
<Strd>
<RfrdDocAmt>
<CdtNoteAmt Ccy="SEK">0.10</CdtNoteAmt>
</RfrdDocAmt>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</Cd>
</CdOrPrtry>
</Tp>
<Ref>11500222141547</Ref> <!-- Reference received from the debtor bank. Usually an OCR reference -->
</CdtrRefInf>
</Strd>
```

For an RF reference, the reference is reported together with the ISO indicator: the Issuer field (<Issr>) contains the value ISO.

7. Bank transaction code (BTC)

Each transaction is categorised using a bank transaction code (BTC). The following codes apply to payments received through the new Nordic payment infrastructure. During the transition, payments are currently reported with PMNT/RCDT/NTAV; reporting with PMNT-RCDT-ENCT is planned for December.

- PMNT-RCDT-ENCT: payments received through the new infrastructure.
- PMNT-RRCT-ENCT: received real-time payments.

8. Planned Refund API

Nordea plans to introduce a Refund API during 2027, enabling customers to return incoming payments to the original payer.

The information required for a refund is:

- Transaction key (AcctSvcrRef)
- Debtor account
- Amount

Information to help customers prepare for the Refund API is already available in the Nordea Sandbox via Nordea Open Banking.

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9. Customer impact summary

- Payments from the new infrastructure will be reported with one Ntry per clearinghouse settlement, including details of the underlying transactions. For intraday CAMT.054C reporting, each transaction will be reported in a separate Ntry.
- Each incoming payment from the new infrastructure will include a transaction reference in AcctSvcrRef.
- The EndToEndId supplied by the payer will be reported when available.
- The debtor's account number will not be included in CAMT.054C.
- Remittance information provided by the debtor will be forwarded unaltered.
- Both legacy and new reporting structures may occur during the transition period.
- Creditor Bankgiro numbers (BGNR) are currently not reported for payments from the new infrastructure. Reporting is planned to resume in December.
- Transactions processed through the new infrastructure are currently reported with BTC PMNT/RCDT/NTAV. Reporting with PMNT-RCDT-ENCT is planned for December.

10. Recommended actions

Customers using automated CAMT.054C processing should review their systems and, where necessary:

- Support aggregated entries from the legacy infrastructure and separate entries for each clearinghouse settlement from the new infrastructure. For intraday CAMT.054C reporting, support one transaction per Ntry.
- Read remittance information from the legacy AddtlRmtInf field and from the unstructured and structured fields described in section 6.
- Retain AcctSvcrRef as the transaction key for future enquiries and refund processing.

Purpose of the change
These changes support the modernization of the Nordic payment infrastructure and provide more detailed, standardized and traceable information for incoming payments.