

Corporate eGateway
Changes in Message Implementation Guideline

pain.001.001.03

CustomerCreditTransferInitiationV03

Changes in version 3.2 since version 3.1

MIG version: 3.2
Date: 2026-04-29

1. Changes to elements/attributes or codes.

Element	Comment
General changes	Minor changes in wording.
2.19 Debtor 9.1.1 PostalAddress 9.1.5 StreetName 9.1.6 BuildingNumber 9.1.7 PostCode 9.1.8 TownName 9.1.1 AddressLine	<p>Added comment: If other address elements than Country is used, then Town name is required. Debtor Address is required for Request for Transfer, minimum Town name and Country.</p> <p>New element added.</p> <p>New element added.</p> <p>New element added.</p> <p>New element added.</p> <p>New element added.</p> <p>Added comment: Maximum two occurrences of Address Line can be used</p>
2.77 CreditorAgent 6.1.8 PostalAddress 6.1.15 TownName 6.1.18 AddressLine	<p>Added comment: If other address elements than Country is used, then Town name is required.</p> <p>New element added.</p> <p>New element added.</p> <p>Added comment: Maximum two occurrences of Address Line can be used.</p>

2. Changes to instructions.

New chapter for name and address rules added, chapter 4 (page 4)

3. Changes to instructions and other text.

Element	Comment
2.0 PaymentInformation 2.2 PaymentMethod	<p>Removed comment:</p> <p>Sweden: For domestic <i>Payment to money order</i> code TRF must be used without a beneficiary account.</p>
2.17 RequestedExecutionDate	<p>Removed comment:</p> <p>Sweden: Salary payments via Bankgiro. Due to local rules the date is always the date when the funds must be available on the beneficiary's account. The actual execution date will therefor always be back-valuated.</p>

Element	Comment
<p>2.19 Debtor</p> <p>9.1.0 Debtor Name</p>	<p>Adjusted comment: Debtor address is required for Request for Transfer. Debtor name will be replaced with account holder name by Nordea.</p> <p>Request for Transfer: Debtor name up to 140 characters will be forwarded to the executing bank.</p>
<p>2.23 Ultimate Debtor (PaymentInformation level)</p> <p>9.1.0 Name</p>	<p>Adjusted text: If UltimateDebtor is used, Name is required (CGI). Information on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used. Note: Only Name is processed from 2.23 UltimateDebtor. If also PostalAddress needs to be processed, please use 2.70 UltimateDebtor.</p> <p>Name is required (CGI). Name on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used.</p> <p>Canada: Only 16 characters will be processed. Denmark: Not processed for salary and pension payments and payments via transfer form (except for form type 01 and 73). SEPA credit transfer: In SEPA credit transfer 70 characters will be processed. Norway: Not processed for salary and pension payments. USA: Only 16 characters will be processed.</p>

Element	Comment
<p>2.70 UltimateDebtor (CreditTransferTransactionInformation level)</p>	<p>Removed comment: Sweden BG: For all payments from Bankgiro, Ultimate Debtor will only be processed as free text towards the beneficiary. For <i>Payment to account</i> the information will only be forwarded if Instruction for Creditor Agent is present. Adjusted comment: Information on this level will take precedence over 2.23 UltimateDebtor at Payment level. Denmark: Not processed for Salary payment, Pension payment and Payments via transfer form (except for form type 01 and 73). Great Britain: Only name will be processed for both domestic and international payments. Norway: Not processed for Salary payment and Pension payment.</p>
<p>9.1.10 Name</p>	<p>Removed comment: Only 35 characters will be processed unless otherwise described below.</p>
<p>9.1.1 PostalAddress</p>	<p>Added comment: If other address elements than Country is used, then Town Name is required</p>
<p>9.1.5 StreetName</p>	<p>Adjusted comment: Building number must not be included in StreetName. Street Name and Building Number will be concatenated into 35 characters for domestic payments in Denmark, Norway, US & CA.</p>
<p>9.1.6 BuildingNumber</p>	<p>Adjusted comment: Street Name and Building Number will be concatenated into 35 characters for domestic payments in Denmark, Norway, US & CA.</p>
<p>9.1.11 AddressLine</p>	<p>Adjusted comment: For Cross border, Request for Transfer, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name must be provided separately in the Town Name tag. Address line can be combined with structured elements, e.g. PostCode and TownName. Canada: PO Box number must not be reported.</p>

Element	Comment
2.79 Creditor	<p>Removed comment:</p> <p>Sweden BG: For <i>Payment to account</i> Creditor information will only be forwarded if Instruction for Creditor Agent is present. When Instruction for Creditor Agent is used for <i>Payment to money order</i> or for <i>Payment to account</i> with Instruction for Creditor Agent, then name, town name and post code, within Sweden, are all mandatory.</p> <p>Added comment:</p> <p>Postal Address:</p> <p>DK domestic, SE domestic and SEPA: If other address elements than Country Code is used, Town Name must be provided.</p> <p>For payment to money order: Full address must be provided.</p> <p>For Cross border payments and RfT: Town Name and Country must be provided.</p> <p>For Cross border, RfT, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format.</p> <p>International payments (for all countries): Both Creditor and Ultimate Creditor can be used for International payments.</p>

Element	Comment
9.1.0 Creditor Name	<p>Adjusted comment: Name is required (CGI). SEPA credit transfer: 70 characters will be processed. USA: Cheques: Max. 70 characters will be processed. C/O name can be stated in position 36-70.</p>
9.1.1 PostalAddress	<p>Added comment: For Cross border, Request for Transfer, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name must be provided separately in the Town Name tag. Address line can be combined with structured elements, e.g. PostCode and TownName. Canada: PO Box number must not be reported.</p>
9.1.5 StreetName	<p>Adjusted comment: Required for domestic payments in Canada, Sweden and USA. For domestic payments in Great Britain and for International payments (from all countries), either Structured PostalAddress or AddressLines Hybrid Address can be used. Street Name and Building Number will be concatenated into 70 characters. BuildingNumber must not be included in StreetName.</p>
9.1.6 BuildingNumber	<p>Adjusted comment: Required for domestic payments in Canada, Sweden and USA. For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines Hybrid Address can be used.</p>
9.1.7 PostCode	<p>Adjusted comment: Required for domestic payments in Canada, Sweden and USA. For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines Hybrid Address can be used.</p>
9.1.8 TownName	<p>Adjusted comment: Required for domestic payments in Canada, Sweden and USA. For domestic payments in Great Britain, and for International payments (from all countries), either Structured PostalAddress or AddressLines Hybrid Address can be used.</p>
9.1.11 AddressLine	<p>Adjusted comment: For Cross border, Request for Transfer, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name must be provided separately in the Town Name tag. Address line can be combined with structured elements, e.g. PostCode and TownName. Canada: PO Box number must not be reported.</p>

Element	Comment
<p>2.81 UltimateCreditor</p> <p>9.1.0 Name</p> <p>9.1.5 StreetName</p> <p>9.1.6 BuildingNumber</p> <p>9.1.9 CountrySubDivision</p> <p>9.1.11 AddressLine</p>	<p>Adjusted comment: For domestic payments in Denmark and Norway: If Ultimate Creditor is used it will take precedence over information in Creditor (2.79).</p> <p>Removed comment: Only 35 characters will be processed unless otherwise described below.</p> <p>Removed comment: Street Name and Building Number will be concatenated into 35 characters except for Finland.</p> <p>Added comment: BuildingNumber must not be included in StreetName.</p> <p>Removed comment: Street Name and Building Number will be concatenated into 35 characters except for Finland.</p> <p>Adjusted comment: Will not be processed for domestic payments in Denmark, Norway, US and Canada.</p> <p>Adjusted comment: For Cross border, Request for Transfer, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name must be provided separately in the Town Name tag.</p>
<p>2.82 InstructionForCreditorAgent</p>	<p>Removed comment: When Instruction for Creditor Agent is used, beneficiary's bank will advise the beneficiary and beneficiary's bank. Can only be used for Sweden Bankgiro.</p> <p>Sweden BG: Instruction for Creditor Agent is only used with payment type <i>Payment to account</i>. For <i>Payment to account</i> the document number will only be forwarded to beneficiary when Instruction for Creditor Agent is present, otherwise only Reference quoted on statement will be forwarded to the beneficiary's account statement.</p>
<p>2.86 Purpose</p> <p>2.88 Proprietary</p>	<p>Removed comment: Sweden BG: Only to be used for <i>Payment to account</i> and <i>Salary payment</i>. The reference may not be more than 12 characters long.</p>

Element	Comment
2.103 CodeOrProprietary 2.107 Number	<p>Removed comment: Sweden BG: Invoice and creditnote is maximum 25 characters</p> <p>Updated comment: Sweden : Invoice and creditnote is maximum 35 characters. For Payment to PlusGiro with structured remittanceinformation, and for Payment to Bankgirot with structured remittanceinformation, max. 300 occurrences will be forwarded. For Payment to Bankgirot with structured remittanceinformation please note, that if more than 15 occurrences, it will activate a web solution, where the beneficiary has to find the Remittance information online at www.nordea.com. For Payment to Bankgirot with structured remittanceinformation, and if Ultimate Debtor is used, then only 299 occurrences of the segment group will be forwarded. If more than 14 occurrences, it will activate the web solution.</p>
2.109 ReferredDocumentAmount	<p>Removed comment: "With the except for Sweden (both Bankgiro and Plusgiro payments), where the Credit Transfer Transaction level may contain zero amounts"</p>
2.122 CodeOrProprietary 2.126 Reference	<p>Removed comment: Sweden BG: Creditor Reference is maximum 25 characters.</p>
2.98 RemittanceInformation 2.99 Unstructured	<p>Adjusted text: Sweden : Only one occurrence of Unstructured Remittance Information can be used. For Payment to account 140 characters of the first line will be processed (applicable during 2. half of 2026). For Payment to PlusGiro with unstructured remittance information, Payment to Bankgiro with unstructured remittance information a maximum of 140 characters can be used (applicable during 2. half of 2026).</p>
2.101 ReferredDocumentInformation 2.107 Number	<p>Removed comment: Sweden BG: Invoice and creditnote is maximum 25 characters.</p>
2.120 CreditorReferenceInformation 2.126 Reference	<p>Removed comment: Sweden BG: Creditor reference is maximum 25 characters.</p>