

Corporate eGateway Changes in Message Implementation Guideline

pain.001.001.03

CustomerCreditTransferInitiationV03

Changes in version 3.3 since version 3.2

MIG version: 3.3
Date: 2026-09-16

1. Changes to elements/attributes or codes.

Element	Comment
5. Character Set	New chapter for Character Set

2. Changes to instructions and other text.

Element	Comment
2.19 Debtor 9.1.1 PostalAddress	Added comment: Exception for Domestic payments Norway
2.79 Creditor 9.1.5 StreetName	Removed comment: Required for Sweden and USA
2.79 Creditor 9.1.6 BuildingNumber	Removed comment: Required for Sweden and USA
2.79 Creditor 9.1.7 PostCode	Removed comment: Required for Sweden and USA
2.79 Creditor 9.1.8 TownName	Removed comment: Required for Sweden and USA
2.79 Creditor 9.1.12 Id 9.1.13 OrgID 9.1.15 Othr 9.1.16 Id	Removed comment: Denmark: For Standard credit transfer and Same-day credit transfer, ordering customer identification with beneficiary may be used with code CUST.
2.86 Purpose 2.88 Proprietary	Added comment: Denmark: Not used after week 21 (May 2027)
2.98 RemittanceInformation 2.99 Unstructured	Added comment: Denmark: Only one occurrence of 140 CHAR may be provided. Any additional occurrences will be ignored by Nordea. Valid from week 21 (May 2027) Maximum of 1.435 (41*35) characters for "Transfer form" can still be used and form type "75" still allow the combination of 1.435 (41*35) characters with one occurrence of Creditor Reference (SCOR). The use of Ustrd can only be provided if no structured information is provided otherwise ignored Sweden: Only one occurrence of Unstructured Remittance Information can be used. Additional occurrences will be ignored by Nordea.
2.98 RemittanceInformation 2.100 Structured	Removed comment: Denmark: Only one occurrence of Structured Remittance Information can be used and only for Standard credit transfer, Same-day credit transfer and Payments via transfer form. Added comment: Denmark: If structured data is provided, any unstructured data will be ignored. This does not apply to FIK or GIRO yet; but anticipated around Q2 of 2028, where this will also apply to FIK and GIRO and 75 will be depreciated.

Element	Comment
2.103 CodeOrProprietary 2.105 Proprietary 2.107 Number	Adjusted text: Denmark: Can be used for invoice only (CINV). Valid from week 21 (May 2027) Sweden: For Payment to Bankgirot with structured remittance information, and if Ultimate Debtor is used, then only 299 occurrences of the segment group will be allowed.