Corporate Access Payables

Changes in Message Implementation Guideline

pain.001.001.09

CustomerCreditTransferInitiationV09

Changes in version 1.4 since version 1.3

MIG version: 1.4

Date: 2026-09-16

Introduction

This change document is reflecting changes and introduction of new services which will be released by Nordea during different time spans. The changes or new services are as follows:

1. Update to chapter 5, Character Set

2. Changes that will be in Q2 2027 which included updates to DKK Batch in Denmark.

1. Changes to elements/attribute or codes valid by September 2026.

Element	Comment
5. Character Set	Update related to not use un-supported character!
9. Guidelines All following elements under a Choice. 6.1.12.5.6 InitiatingParty 6.1.14.2.1 OrganisationIdentification 6.1.13.1.3.2.1 Code 6.1.16.1.2 ServiceLevel 6.1.16.1.2.1 Code 6.1.16.1.4 CategoryPurpose 6.1.16.1.4.1 Code 6.1.15.4.9 Debtor 6.1.14.2.1. OrganisationIdentification 6.1.15.4.10 DebtorAccount 6.1.1.2.2.1 Code 6.1.15.4.14 UltimateDebtor 6.1.14.2.1. OrganisationIdentification 6.1.13.1.3.2.1 Code 6.1.16.1.2 ServiceLevel 6.1.16.1.2.1 Code 6.1.16.1.4 CategoryPurpose 6.1.16.1.4.1 Code 6.1.15.4.14 UltimateDebtor 6.1.14.2.1. OrganisationIdentification 6.1.13.1.3.2.1 Code	Changed from: R Changed to: XOR Comment: Nordea Use adjusted and corrected.

6.1.15.6.9 IntermediaryAgent1Account 6.1.1.2.2.1 Code 6.1.15.6.14 CreditorAgent 6.1.23.1.1 Code 6.1.15.6.15 CreitorAgentAccount 6.1.1.2.2.1 Code 6.1.15.6.16 Creditor 6.1.13.1.3.2.1 Code 6.1.17.1.2.2.1 Code 6.1.1.3.1.1 Code 6.1.15.6.18 UltimateCreditor 6.1.13.1.3.2.1 Code 6.1.20.1.1 ReferredDocumentInformation 6.1.9.1.1.1.1 Code 6.1.20.1.3 CreditorReferenceInformation 6.1.9.1.1.1.1 Code	
9. Guidelines 6.1.15.6.21 Purpose	Changed from: Can either be used for Sweden or SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement. Changed to: Can either be used for Denmark, Sweden or SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement. Comment: Denmark added.
9. Guidelines 6.1.15.6.21 Purpose 6.1.12.2.1 Code	Changed from: Can only be used for Sweden and SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List (ISO). Only four (4) characters allowed. Can be used for non-regulatory Payment of Purpose codes (PoP codes) for cross border payments. See country specific details in the Payment Guide on Nordea.com, Cross border section. Changed to: Can only be used for Denmark, Sweden and SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List (ISO). Only four (4) characters allowed. Can be used for non-regulatory Payment of Purpose codes (PoP codes) for cross border payments.

	See country specific details in the Payment Guide on Nordea.com, Cross border section. Comment: Denmark added.
9. Guidelines 6.1.15.6.21 Purpose 6.1.12.2.2 Proprietary	Changed from: Reference quoted on statement. This reference will be presented on Creditor’s account statement. It can only be used for Domestic payments. Denmark: Only to be used for Domestic credit transfers. Max. 20 characters can be used. If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. Finland: Not used. Norway: Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. Note: Information on this level will prevail information stated in <Ustrd> below. Changed to: Reference quoted on statement. This reference will be presented on Creditor’s account statement. It can only be used for Domestic payments. **Denmark:** Not used after Week 21 (May 2027). **Finland:** Not used. **Norway:** Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. **Note:** Information on this level will prevail information stated in <Ustrd> below. Comment: Remark for Denmark updated.
9. Guidelines 6.1.20.5.1 Unstructured	Changed from: Numbers in parenthesis () indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules, i.e. as stated in parenthesis () below. Information how Nordea processes free text information, please see each *Country Appendix*. For usage per payment type, please see *Country Appendix* and onwards. **Denmark:** Maximum of 1.435 (41*35) characters can be used. **Finland:** One occurrence of 140 characters can be used and is advised to use when more than one occurrence of Structured used within SEPA area. **Norway:** Maximum of 875 (25*35) characters can be used, which also applies for salary and pension payments. **Sweden:** Maximum of 140 characters can be used. Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. **Note:** If Purpose <Purp> - <Prtry> used for DK, NO and SE, it will prevail information stated on this level. **International (incl. CBPR+ and SEPA) and Treasury payments:** Only one occurrence of 140 characters can be used. **Request for Transfer:** Only one occurrence of 105 characters (3*35) can be used.

	Changed to: Numbers in parenthesis () indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules, i.e. as stated in parenthesis () below. Information how Nordea processes free text information, please see each *Country Appendix*. For usage per payment type, please see *Country Appendix* and onwards. **Denmark:** Maximum one line of 140 characters can be used for “Standard Credit transfer”, “Same Day Credit transfer” and "Easy Account transfer". 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). **Finland:** One occurrence of 140 characters can be used and is advised to use when more than one occurrence of Structured used within SEPA area. **Norway:** Maximum of 875 (25*35) characters can be used, which also applies for salary and pension payments. **Sweden:** Maximum one line of 140 characters can be used. Cannot be used for "Salary" and "Pension" payments. **Note:** If Purpose <Purp> - <Prtry> used for NO, it will prevail information stated on this level. **International (incl. CBPR+ and SEPA) and Treasury payments:** Only one occurrence of 140 characters can be used. **Request for Transfer:** Only one occurrence of 105 characters (3*35) can be used. Comment: Remark for Denmark and Sweden updated.
8. Guidelines 6.1.20.5.2 Structured	Changed from: **Use:** Can be used when at least one ReferredDocumentInformation below or Creditor Reference below is present. If Creditor Reference is present then ReferredDocumentInformation will be ignored. Total amount of Structured cannot be negative. If any errors detected - the whole Transaction level instruction will be rejected. **Denmark:** Only one occurrence of Structured Remittance Information with Creditor Reference (SCOR) can be used and only for payments via “Transfer form”, “Standard credit transfer” and “Same Day Credit Transfer”. **Note:** For “Transfer form" form type “01”, “73” structured reference cannot be used but transfer form type must be provided. Finland: For standard SEPA credit transfer one occurrence can be used. For SEPA ERI maximum of 999 occurrences including min. one credit note can be used . For information on usage of SEPA ERI (Additional Optional Services) see Appendix Finland. **Norway:** Cannot be used for Salary and Pension payments. A maximum of 999 occurrences can be used for Creditor References. Alternatively, a maximum of 25 occurrences can be used with Document number. **Sweden:** Maximum 300 occurrences are allowed or one occurrence of Structured Remittance information with code SCOR. Cannot be used for "Credit

	Transfer", "Money Order" "Salary" and "Pension" payments. For further information please see Appendix Sweden. **Note:** If IBAN for Creditor and <Strd> used, it will be processed and reported to Debtor/Creditor as Domestic payment and one occurrence of Structured Remittance Information is allowed for this case.. **International (incl. SEPA):** Standard of maximum 4 occurrences can be used. Each occurrence can consist of Document Number or Creditor Reference (SCOR). For exceeding occurrences (up till 999) or for further information please see Country Appendix. **Request for Transfer:** A maximum of one occurrences can be used and can consist of either Document Number (CINV) or Creditor Reference (SCOR). Treasury payments: Maximum 1 occurrence can be used. It may consist of either an invoice number (CINV) or Creditor Reference (SCOR). For further information please see Country Appendix. Changed to: **Use:** Can be used when at least one ReferredDocumentInformation below or Creditor Reference below is present. If Creditor Reference is present then ReferredDocumentInformation will be ignored. Total amount of Structured cannot be negative. If any errors detected - the whole Transaction level instruction will be rejected. **Denmark:** Only one occurrence of Structured Remittance Infor-mation with Creditor Reference (SCOR) can be used and only for payments via “Transfer form”, “Standard Credit transfer”, “Same Day Credit transfer” and “Easy Account transfer”. If Structured Remittance Information is provided in “Standard Credit transfer”, “Same Day Credit transfer” and “Easy Account transfer” any Unstructured Remittance Information will be ignored. **Note:** For “Transfer form" form type “01”, “73” structured reference cannot be used but transfer form type must be provided. **Finland:** For standard SEPA credit transfer one occurrence can be used. For SEPA ERI maximum of 999 occurrences including min. one credit note can be used . For information on usage of SEPA ERI (Additional Optional Services) see Appendix Finland. **Norway:** Cannot be used for Salary and Pension payments. A maximum of 999 occurrences can be used for Creditor References. Alternatively, a maximum of 25 occurrences can be used with Document number. **Sweden:** Maximum 300 occurrences are allowed or one occurrence of Structured Remittance information with code SCOR. Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. For further information please see Appendix Sweden. **Note:** If IBAN for Creditor and <Strd> used, it will be processed and reported to Debtor/Creditor as Domestic payment and one occurrence of Structured Remittance Information is allowed for this case.. **International (incl. SEPA):** Standard of maximum 4 occurrences can be used. Each occurrence can consist of Document Number or Creditor Reference (SCOR). For exceeding occurrences (up till 999) or for further information please see Country Appendix. **Request for Transfer:** A maximum of one occurrences can be used and can consist of either Document Number (CINV) or Creditor Reference (SCOR).

	Treasury payments: Maximum 1 occurrence can be used. It may consist of either an invoice number (CINV) or Creditor Reference (SCOR). For further information please see Country Appendix. Comment: Remark for Denmark “Standard Credit transfer”, “Same Day Credit transfer” and “Easy Account Transfer” added (Structured Or Unstructured).
8. Guidelines 6.1.20.1.1 ReferredDocumentInformation	Changed from: Only to be used once per instance of <Strd>. **Denmark:** Not to be used. Changed to: Only to be used once per instance of <Strd>. Comment: Remark for Denmark removed.
8. Guidelines 6.1.20.1.1.2 Number	Changed from: **Norway:** Can be used for invoice or credit note numbers. Maximum 20 characters can be used. **Sweden:** Can be used for reference, invoice or credit note numbers. Maximum 25 characters can be used. Changed to: **Denmark:** Can be used for invoice only (CINV). Valid from Week 21 (May 2027). **Norway:** Can be used for invoice or credit note numbers. Maximum 20 characters can be used. **Sweden:** Can be used for reference, invoice or credit note numbers. Maximum 25 characters can be used. Comment: Remark for Denmark added.
8. Guidelines 6.1.9.1.1.2 Issuer	Changed from: ISO (International Standardisation Organisation) reserved for ISO 11649 International creditor's reference. Used for SEPA payments and International (cross-border/cross-currency) payments, “Same Day Credit Transfer” and "Standard Credit Transfer" for Denmark. Changed to: ISO (International Standardisation Organisation) reserved for ISO 11649 International creditor's reference. Used for SEPA payments and International (cross-border/cross-currency) payments, “Same Day Credit transfer”, "Standard Credit transfer" and “Easy Account transfer” for Denmark. Comment: Remark for Denmark updated.
8. Guidelines 6.1.9.1.2 Reference	Changed from: Please see 2.100 <Strd> for possible combined invoice, Creditor Reference and credit note usage. **Recommended:** RF Creditor Reference (ISO 11649) maximum 25 characters. **Denmark:** For payment via “Transfer form” the form type (04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref> The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 can be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary

	information stated in <Ustrd>. For Payment types "Standard credit transfer", "Same-Day Credit Transfer" and “Easy account payment” the reference can contain maximum 25 characters. If Creditor Reference is provided, 2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST and 2.86 Purpose and 2.99 Unstructured will not be forwarded. **Finland:** Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters. **Norway:** Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used. **Sweden:** Creditor Reference can contain maximum 25 characters **Request for Transfer:** Creditor Reference can contain maximum 30 characters. Changed to: Please see 2.100 <Strd> for possible combined invoice, Creditor Reference and credit note usage. **Recommended:** RF Creditor Reference (ISO 11649) maximum 25 characters. **Denmark:** For payment via “Transfer form” the form type (04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref>. The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 can be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary information stated in <Ustrd>. For Payment types "Standard Credit transfer", "Same-Day Credit transfer" and “Easy Account transfer” the reference can contain maximum 25 characters. If Creditor Reference is provided, 2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST and 2.86 Purpose and 2.99 Unstructured will not be forwarded. **Finland:** Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters. **Norway:** Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used. **Sweden:** Creditor Reference can contain maximum 25 characters **Request for Transfer:** Creditor Reference can contain maximum 30 characters. Comment: Remark for Denmark updated.