

Nordea

Service description

Corporate Access Payables – **Appendix Sweden**

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1 Appendix – Sweden

This document is an appendix to the main document “*Service description Corporate Access Payables*”. The purpose of this document is to provide an insight into the Swedish payment market and its infrastructure, as well as more detailed information about how Sweden is integrated into the service provided by Corporate Access Payables.

This appendix is primarily targeting both technical (alongside Corporate Access Payables MIGs) and financial or administrative personnel, but it is also aimed for those who will implement messages and install the Corporate Access Payables service at the Company.

For further information concerning the business functionalities of Corporate Access Payables service in each country, requirements and how to get started, please contact your local Cash Management Advisor.

This Appendix may be subject to changes.

2 General overview of the Swedish payment infrastructure

The Swedish payment infrastructure for mass payments will during 2026 be modernized and future-proofed and migrated to a new clearing platform

All the old payment files (except Autogiro) will be replaced with payment,- and reconciliation files following the global standard ISO20022.

The clearinghouse, Bankgirot, will implement a new capacity and follow the Nordic Payments Council(NPC) rulebook for all the payments.

The background is a new regulations, the international standardization of payments have caused the payment market to undergo this transformation.

The development of the new payment infrastructure implies that payment volumes must be migrated from existing to a new infrastructure.

To ensure a controlled migration with maintained operational stability, the migration has been divided into three phases:

- Phase 1 – Account-to-account credit transfers
- Phase 2 – Alias payments
- Phase 3 – Autogiro (Preliminary 2028)

Phase 1 affects all banks sending Account-To-Account payments

Phase 2 affects all banks currently sending Alias payments (Payments to either a Bank,- or a Plusgiro number). This phase covers the migration of all transactions (Autogiro excluded)

Payment types in Sweden

* Payments can now also be sent directly to a bank account in any Swedish bank and include up to 140 characters in a freetext message.

* A new payment type will be introduced in Sweden, RF Creditor reference. A structured reference (SCOR) is most commonly used with supplier payments. The RF Creditor reference follow the international reference (ISO 11649, RF reference) and is transmitted in payments as such and the domestic reference is transmitted in a structured message.

* Payments to Alias (Bank,- or PlusGiro number) is the most common payment type. Here the banks will include the alias and the payment information to the beneficiary IBAN account.

Debtor account will not for any payments be sent to the beneficiary.

The Swedish infrastructure mainly comprises two different aspects:

1. The bank account numbers has historically not been visible (no matter which bank you are using). where Bankgirot has created a solution where the account number is not transparent to the remitters.
2. The lack of a standardized account structure; i.e. SEB and Nordea have made account numbers according to the same standards whilst Svenska Handelsbanken and Swedbank have different types of account structures. For account structures in Europe see: <http://www.ecbs.org/>. (Publications/Cross border payments/Documents/TR201 V3.9)

2.1 Available payment types

The payment information in this chapter are combined with codes used in pain.001 to get an overview on which codes to be used for each payment types that are available via the service, hereafter followed by a brief description of usage and characteristics for each payment type. Please also see Appendix “*User guide & Message flow*”, for technical information about usage of codes in payment order.

pain.001 <PmtTpInf>	<PmtMtd>	<CtgyPurp>	<SvcLvl>	<LclInstrm>
Domestic payment types – Sweden:		<Cd>	<Cd>	<Cd>
Giro payment to PlusGiro or Bankgiro (low value)	TRF	SUPP	NURG	
Credit transfer (low value)	TRF	SUPP	NURG	
Money order (payment advice) (low value) ¹	CHK or TRF	Not used or SUPP	NURG	
Pension payment (low value)	TRF	PENS	NURG	
Salary payment (low value)	TRF	SALA	NURG	
Intercompany payment ² (domestic SWIFT) (high value)	TRF	INTC	NURG or SDVA	
Cross border payment types - Sweden:				
Cross border payment, incl. SEPA CT (low value)	TRF	SUPP	NURG	
Cross border Express payment (high value)	TRF	SUPP	URGP	
Intercompany payment ² (high value)	TRF	INTC	NURG or SDVA	
Cross border cheque (low value)	CHK	Not used	NURG	
Treasury payments (both domestic and international)				
Financial payments	TRF	TREA or CORT	SDVA	
Same-Day-Value payments	TRF	TREA or CORT	SDVA	
Global Cash Pool transfer	TRF	INTC	SDVA	
Request for Transfer (RfT)				
Nordea UK:				
Domestic BACS payment (low value)	TRF	SUPP	NURG	
Domestic CHAPS payment (high value)	TRF	SUPP	URGP	
Domestic Faster payment (low value)	TRF	SUPP	URNS	

¹ For domestic Money order either PaymentMethod <PmtMtd> CHK or TRF may be used.

² Nordea use Intercompany payment for transfer between accounts within a company or a company group. The Intra company payment functionality is part of Intercompany payment.

Cross border payment (low value)	TRF	SUPP	NURG	
Cross border Express payment (high value)	TRF	SUPP	URGP	
Intercompany payment (high value)	TRF	INTC	NURG or SDVA	
Nordea USA:				
Domestic transfer – FED wire (high value)	TRF	SUPP	URGP	
Cross border payment (low value)	TRF	SUPP	NURG	
Cross border Express payment (high value)	TRF	SUPP	URGP	
Intercompany payment (high value)	TRF	INTC	NURG or SDVA	
Other banks outside Nordea ¹:				
Domestic transfer (low value)	TRF	SUPP	NURG	
Cross border payment (low value)	TRF	SUPP	NURG	
Cross border Express payment (high value)	TRF	SUPP	URGP	
Intercompany payment (high value)	TRF	INTC	NURG or SDVA	

2.1.1 Alias payments

2.1.1.1 Alias payments (e.g. giro payments to Bank- or Plusgiro)

Alias payments are one of the most commonly used payment types within Sweden. This payment is also known as a non-reference payment type. Companies in Sweden use electronic systems to pay their suppliers. When using this service, the remitter very often pays several invoices to the creditor at the same time.

When making a payment to an Alias (Plusgiro) the Creditor Account can be provided with either IBAN or BBAN. When making a payment to an Alias (BankGiro) the code BGNR must be used for the Creditor account

From September 2026 it is possible to send a free text message of 140 characters to the beneficiary. This a change from the existing local structure when 10x35 has been possible.

Use of structured invoices (CINV)

Structured invoice information may be facilitated by using the structured remittance alphanumeric information. The credit entry specification may be used for both invoices and credit notes and a credit entry may contain a maximum of 999 credit/debit entries, whereof minimum of one Referred Document Information (CINV) per credit entry must be used. It is possible to combine invoices (CINV), structured references (SCOR) and credit notes (CREN). The information will be passed on in full to the beneficiary holding the creditor account behind the Alias reference address.

Note: If structured references (SCOR) are combined as described above, the beneficiary will receive the structured references (SCOR) as an invoice (CINV), which might interfere with the beneficiary’s reconciliation processes.

Use of credit notes (code CREN)

Credit notes enable you to send information in a structured and reconciliation friendly way to your suppliers, about usage of received credit notes from the supplier. If a credit note is used, then minimum one Referred Document Information with invoice (CINV) must be present.

¹ Payment types must be supported by executing bank with the SWIFT payment instruction codes (field 23E) used by Nordea, i.e. “INTC” for Intercompany payments; “URGP” for Cross border payments; else empty (blank).

Please note: The total sum at credit entry must exceed zero.

2.1.1.2 Reference (OCR) payment

Supplier payments with a structured reference (SCOR), OCR (Optical Character Reading) are often used by the B2C market. The OCR reference is a maximum of 25 digits, including a control digit calculated by modulus 10. Free text is not allowed when the OCR-reference is given. When a strict OCR reference is used, i.e. only one reference used per transaction, then Remitted Amount under <Strd> is not required. If an incorrect OCR reference is sent the transaction will be rejected.

It is possible to combine structured invoices, references and credit notes as described above.

2.1.2 Credit transfer

Deposits to a bank account can be used within both the B2B and B2C market. This type of payment is not very commonly used for commercial payments, but rather in relation to the repayment of expenses, salaries or for similar types of compensation.

From the end of 2026 it will be possible to include 1x140 characters as a freetext message <Ustrd>

Deposits may be made into all banks accounts in either IBAN or BBAN format for the creditor Account. 1x140 characters free text information <Ustrd> may be provided either under Unstructured remittance information or under Purpose/Proprietary, i.e. Structured remittance information cannot be used.

Note: Purpose/Proprietary will prevail information stated under Unstructured remittance information. The beneficiary will be notified of the payment via the bank statement or transaction list in the netbank.

2.1.3 Money order

For this payment it may be instructed in the payment order Message as either a cheque (CHK) or as standard transfer (TRF) on Payment Information level. If standard transfer (TRF) is used, then a creditor account must be present with the information “NOTPROVIDED”. Any other value will be rejected. This type of transfer is used when the remitter does not have the creditor's account number. A money order is sent to the creditor. The creditor can cash the money in any Swedish bank against a fee or have it credited to its account.

A free text of a maximum of 140 characters can be used under Unstructured remittance information i.e. Structured remittance information cannot be used. The creditor's name and structured address must always be stated for this payment type. Please also see chapter 2.4.2 for further information about usage of free text information.

Note: If the creditor fails to cash in the Money order within 60 days, the instruction will be invalid, and the amount re-paid to the remitter within 2 weeks. In those cases, the Instruction Identification from payment order Message (pain.001) can, if provided, be used for reconciliation purposes.

2.1.4 Tax payment

Note: This is not a specific payment type – but applies to Alias payments (see above). All tax-paying companies in Sweden hold a tax account. Payments are sent to the tax authorities' bankgiro number. The bankgiro reference number consists of 2 digits followed by the company's official organisation number (10 digits) with 1 final check digit. At <http://skatteverket.se/servicetjanster/ocr/main.html> the Company can find information about its own unique reference (OCR) number.

Note: Tax payments can be delivered on due date and will be credited and made available to the tax authorities' Alias on the same day.

2.1.5 Ordinary salary and pension payment

Salary and pension payments can be made into all banks accounts, except to aAlias referenced address. This payment type must be instructed in the payment order Message under its own Payment Information level. The instruction must be provided and confirmed by the Company minimum one day before requested payment date. If not provided or confirmed in due time, the instruction will be rejected.

The payment date stated in the payment order Message is the date when payer's debit account will be posted, and the salary amount will be credited to the employee's account one bank day later.

No message or other information can be stated to the employee. Instead a standard text will be displayed on the employee's bank account statement (e.g. "Salary" or "Pension"). The company must send the salary specification separately to the employee.

Late salary and pension payments (Will be available during Q3 2026)

- Now new option of Late (local instrument code = SDCL) Salary & Pension payments will be available if not able to initiate these payments according to ordinary cut off for salary and pension payments.
- It is still advised to use ordinary option as usual and use Late option if really needed.

2.1.6 Intercompany payment (domestic SWIFT)

See description for Treasury payments in the cross border section

2.1.7 Cross border payments in general

Cross border payments and Request for Transfer instructions are sent via the SWIFT network.

It is important that the paying Company provides the sending and/or executing bank with sufficient information regarding the creditor, e.g. the creditor's full name and bank connection preferably the creditor's account number in IBAN format as well as the BIC/SWIFT ¹ code of the creditor bank. Of course, the payment order or instruction must carry the amount and the currency code in the ISO format among other vital information. In some countries a clearing code or branch code can be used instead of a BIC / SWIFT code (e.g. Fed Wire for the USA).

Note: If BIC and Member Identification are not valid or coherent, it may result in rejection by Nordea.

Information for the beneficiary can be stated in a free text field/tag of 140 characters (4x35) except for Request for Transfer where maximum 105 characters (105) can be used.

Note: IBAN will always be required for payments, incl. SCTs, to a country part of the SEPA area. This requirement applies irrespectively of which currency is used.

Use of standard (4 occurrences) structured invoices/references

Structured invoice information may be facilitated by using the structured remittance information. The credit entry specification may be used for both invoices and credit notes and a credit entry may contain a maximum of 4 credit/debit entries whereof minimum of one Referred Document Information (CINV) per credit entry must be

¹ For payments within EU/EES are (incl. SEPA) the BIC/SWIFT information will be ignored by Nordea

used. It is possible to combine invoices, credit notes (CINV/CREN) and/or Creditor references (SCOR). If a credit note amount (CREN) is used, then minimum one remitted amount (CINV/SCOR) must be present.

Note: For Request for Transfer only one (1) occurrence of CINV/SCOR can be used.

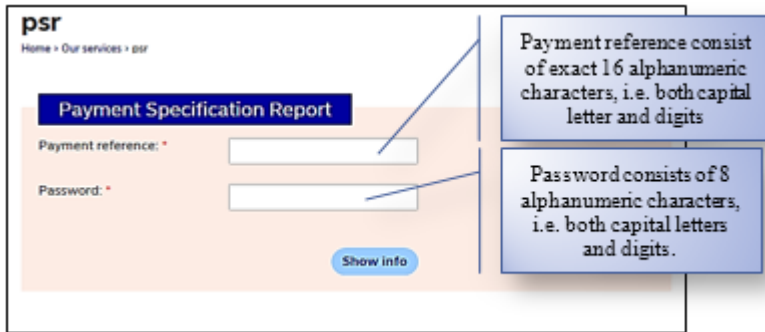
Please note: The total sum at credit entry **cannot** be zero.

“Payment Specification Report” for beneficiary – when more than 4 references used

The link to the webpage “Payment Specification Report” at nordea.com is only sent when the structured invoices, references or credit note details contain more than four and a maximum of 999 references.

Note: Possibility for up till 999 references/invoices **only** applies for ordinary cross border (incl. SEPA) payments, **not** for Request for Transfer, and total sum at credit entry **cannot** be zero.

The link to nordea.com is sent in the free text message to the beneficiary together with the payment. The message also contains a reference and a password that should be used when logging in to Nordea’s web pages. The beneficiary can find the message in the file-based services with incoming payments and in the credit report via its netbank solution provided by the bank.



The link sent with the payment is: www.nordea.com/PSR.

Please see enclosed example of the “Payment Specification Report” web-page.

Payment information	
Payment reference:	PSL8150090028522
Remittance date:	2015-07-07
Currency:	SEK
Total amount:	3.00
Export to Excel Export to CSV	
Reference	Amount
11115	-29,000.00
123336	1.00
123456	1.00
15555	1.00
22225	-1.00
22444	-1.00
234567	1.00
244447	1.00
345578	1.00
355558	1.00
456609	-0,999.99
456609	-0,999.99
456789	1.00
0707	-9,999.99
0807	-988,000.50
Export to Excel Export to CSV	

The payment amount is a net amount. When the beneficiary logs in to Nordea’s webpage, they can see the details of each specified invoice/reference, including credit amounts that have been extracted before sending the net amount. Credit amounts are shown with a minus sign in front of the amount.

The specification can be downloaded in either CVS or Excel format and will be available for a minimum period of 90 calendar days.

For information about available on currencies for cross border payments, please see separate cut-off document. All cross border payments as a standard are booked individually on the account.

2.1.7.1 Cross border payments incl. SEPA transfer

An ordinary payment is subject to a lower fee than express payments, but usually the float is longer. An ordinary payment is a cross border payment in almost any foreign currency.

SEPA transfer

If the cross border payment is in EUR currency and between banks located in member states of the European Union, it will be considered a SEPA transfer by Nordea. The full criteria for a SEPA transfer are described below:

- The transfer amount is in Euro
- Charges are shared between originator and the creditor
- Both the creditor's bank and the payer's bank are located within the SEPA region (the EU, the EEA countries and Switzerland)
- The creditor's account number is in IBAN format (International Bank Account Number)
- Beneficiary's bank can receive and process SEPA Transfers

ISO (International Standardisation Organisation) reserved for ISO 11649 international creditor's reference. Only used for cross border/cross-currency payments.

SEPA transfer via Request for Transfer

For Request for Transfer Nordea will provide executing bank with information enough to fulfil the criteria for a SEPA payment, however it is always the executing banks capability that determines how it will be executed towards beneficiary. It is therefore advised that companies confirm its executing banks capability in terms of SEPA payments via Request for Transfer before sending them to Nordea.

2.1.8 Cross border Express payment

A cross border express payment (incl. via Request for Transfer) is sent through SWIFT. Normally with a shorter float compared to an ordinary payment. Express payments are also known as urgent payments.

An express payment is executed subject to the same rules as those applicable to ordinary payments. The only difference is the delivery time when received by the beneficiary bank and that **only** four (4) invoices/references can be used. Please note the difference in charges; an express payment applies normally a higher charge than an ordinary payment. For usage of free text, please see chapter 2.4.2. **Note:** For Request for Transfer only one (1) occurrence of invoice/reference can be used.

2.1.9 Cross border Cheque payments

Cheque payments will be handled as a "SWIFT-to-cheque" payment, which is a payment order sent to a pre-agreed bank. It follows the rules of those applicable to an ordinary payment with the exception that **only** four (4) invoices/references can be used. The receiving bank will issue a local cheque/draft and send it to the beneficiary.

However, when a SWIFT-cheque is ordered, it is of utmost importance that the ordering Company provides Nordea with the name and complete address/location of the beneficiary. For this purpose, either unstructured (Address Line) or structured Postal Address can be used. Please note that SWIFT cheques cannot be sent everywhere and only in major currencies.

Please always contact Nordea or your local cash management adviser before you start using cross border cheque payments.

2.1.10 Cross border Intercompany payments

An intercompany payment is a transfer between two entities of the same group. The funds are transferred to the creditor's bank with value the same day. Ordering Company's account and creditor's account can either be within the same bank (Nordea) or (applicable for Request for Transfer) be held by different financial institutions. Nordea will, when being executing bank, provide same day value towards the beneficiary bank for Intracompany payments but the final settlement is between the beneficiary and the beneficiary's bank.

Note: Only four (4) invoices/references can be used, except for Request for Transfer where only one (1) occurrence of invoice/reference can be used.

2.1.11 Intermediary bank

Intermediary bank cannot be used for any cross border/cross-currency payment type, except for "Cross border Intercompany payment" where beneficiary bank is outside Nordea Group or for Treasury payments. If present in the XML Message, it will cause rejection by Nordea.

2.1.12 Treasury payments

Treasury payment service enables a Corporate Treasury or Financial Institution to order financial and intercompany payments from its accounts around the world. The service is a powerful tool for managing settlement of financial transactions, repatriation of funds, group internal settlements, cash pool balancing and netting transactions. Will always be single booked on the account and reported in Debit Notification (camt.054.001.02) if service chosen, except for Global Cash Pool transfer which will only be reported in the account statement. The following types of treasury related payments are available:

Financial payment¹

A financial payment is a domestic or cross border payment to a financial institution made in settlement of trades. The beneficiary and the beneficiary's bank are normally the same, which guarantees that the funds are received by the beneficiary with same day value.

Same-Day-Value payment¹

This payment is similar to Financial payment with the difference that it is a commercial settlement of trade where the beneficiary most commonly is a corporate and in such case the beneficiary and beneficiary's bank must have a separate bilateral agreement to guarantee same day value. Same-Day-Value payments can be both a domestic or cross border payment.

Global Cash Pool transfer

Payment between two sub-accounts within Nordea's Global Cash Pool service with simultaneous debit and credit. Funds cover for the transaction is omitted and back valuation is allowed up to three months (the 1st in this month minus two months).

Intercompany payment

If <SvcLvl> code "SDVA" and <CtgyPurp> code "INTC" are used and debit and credit account are not part of Nordea's Global Cash Pool service, then the payment will be processed as ordinary Intercompany payment.

Note: To enable the Treasury payment services (as described above) <SvcLvl> code "SDVA" must be used, except for Intercompany payments. When used, Nordea will always, irrespectively of which <CtgyPurp> code used, check if debit and credit account is part of Global Cash Pool service and if positive, process the payment as "Global Cash Pool transfer"

For Treasury payments additional information, not used for other cross border payments, may be provided. The description below will provide companies with all details necessary when ordering these payment types:

¹ Cannot be used when both debit and credit/credit agent account are within Nordea Denmark

1. Intermediary Agent (Optional)
 - a. The Intermediary is a financial institution between the beneficiary of the transaction and the beneficiary's account with institution, through which the transaction must pass. The intermediary may be a branch or affiliate of Nordea or an entirely different financial institution. In a cross border payment in a 3rd country currency, the Intermediary is normally the beneficiary bank's cover bank to which the funds should be transferred.
Note: Will be ignored if transaction identified as a Global Cash Pool transfer
2. Intermediary Agent Account (Optional)
 - a. If an account number is stated, it is the beneficiary bank's nostro account in the cover bank to which the actual funds transfer should be made. Some account servicing banks do not handle the intermediary agent account number, meaning they ignore the information if stated and do not forward it to the beneficiary bank's cover bank.
Note: Will be ignored if transaction identified as a Global Cash Pool transfer
3. Creditor Agent (Mandatory)
 - a. BIC or Clearing System Identification must be used. If only Clearing System Identification used, then Creditor Agent Name must be present.
4. Creditor Account (Dependent)
 - a. Same-Day-Value payment: Creditor account must be present
 - b. Cash Pool transfer: Either Creditor or Creditor Agent Account (see below) must be present, but not both. Nordea will process the instruction in exact similar way.
5. Creditor Agent Account (Dependent)
 - a. Same-Day-Value payment: Cannot be used
 - b. Global Cash Pool transfer: Either Creditor or Creditor Agent Account must be present, but not both. Nordea will process the instruction in exact similar way.
6. Regulatory Reporting (Dependent)
 - a. Required for payments above SEK 150.000,-
7. Remittance information (Optional)
 - a. Either one occurrence of <Ustrd> (see chapter 2.4.2) or <Strd> (CINV or SCOR) can be used. Credit note information cannot be used

2.1.13 Request for Transfer (RfT)

The Request for Transfer (RfT) service allows companies to debit an account held with Nordea's international units (UK and USA) or an account held with another bank.

When using other banks than Nordea please note that it is a prerequisite that the executing bank has a bilateral RfT agreement with Nordea.

Note: For Request for Transfer (RfT) Nordea will use Nordea Sweden as forwarding institution with SWIFT (BIC) address NDEASESS. In case similar service been used via other services/channels within Nordea, it is advised that companies contact its executing bank to ensure that the instructions will be properly processed before using the Request for Transfer (RfT) service.

A request for transfer is not a payment but only an instruction for a payment, which is why Nordea cannot guarantee that the instruction will be executed as a payment as intended when executing bank is outside Nordea Group.

Available payment types are described below given that these are supported by the executing bank.

Country	Domestic transfer ¹	Urgent domestic transfer	Cross border	Express cross border	Inter-company ²
Nordea foreign branches					
UK	x ³	x ⁴	x	x	x
USA	x	x ⁵	x	x	x
Other banks outside Nordea					
As per agreement	x	N/A	x	x	x

Note: One (1) occurrence of structured reference for the beneficiary can be used. For usage of free text, please see chapter 2.4.2.

2.2 Governmental reporting for cross border/cross-currency payments incl. Request for Transfers

For Sweden there are special regulations for centralised reporting to the Swedish National Tax Board, i.e. a “Payment Reporting Code” for cross border and Treasury payments exceeding SEK 150,000.00, or the equivalent in foreign currency. This applies to all payments that are debited to a domestic Swedish account. In Nordea all cross border and Treasury payments in the payment order Message must be stated with a relevant reporting code (< RgltryRptg>), for Nordea to automatically report this information to the Swedish Tax Board. For available codes, <https://www.skatteverket.se/foretag/skatterochavdrag/kontrolluppgifter/kontrolluppgifterinternationellt/betalningskoder.4.96cca41179bad4b1aa7933.html?q=betalningskoder>

For further information, please contact Nordea or your local Cash Management advisor.

Request for Transfer

Governmental reporting can be included if needed by local countries authorities and according to instructions in the MIG.

2.3 Nordea account structures

The purpose of this chapter is to explain the various debit and credit accounts and structures within Nordea, when sending payment instructions or receiving debit advices from Nordea.

2.3.1 Structure of Debtor’s account number in various messages

Below is an overview of available IBAN and BBAN structures within Nordea. The overview shows the possible use of IBAN and BBAN account numbers for Debtors account, irrespectively of payment or Request for Transfer type used.

For XML: Debtor Account <DbtrAcct> in pain.001 or Account <Acct> in camt.054 Debit Notification Messages.

¹ Local currency applies

² Both domestic & cross border

³ BACS & Faster payment. **Note:** Faster payment can only be used for Nordea UK

⁴ CHAPS payment (both GBP & EUR)

⁵ FED-wire payment

Transfer flow:	Payment order		Debit Notification	
XML message:	pain.001		camt.054	
Country	BBAN	IBAN	BBAN	IBAN
Sweden	x	x	x	x
Transfer flow:	Request for Transfer		Debit Notification	
XML message:	pain.001		camt.054 ¹	
Country	BBAN	IBAN	BBAN	IBAN
Nordea UK	x	x	N/A	
Nordea USA	x	N/A	N/A	
Banks outside Nordea ²	-	-	N/A	

2.3.2 Structure of Creditor’s account number in various messages

The below overview describes how a creditor account may be structured. This overview describes **creditor** account structures for domestic, cross border, Treasury payments and Request for Transfer towards Nordea’s foreign branches.

For XML: Creditor Account <CrdtAcct> in pain.001 or Creditor Account <CrdtAcct> in camt.054 Debit Notification.

Transfer flow:	Payment order		Debit Notification	
XML message:	pain.001		camt.054	
Country	BBAN	IBAN	BBAN	IBAN
Sweden ³	x	x ⁴	x	x
Transfer flow:	Request for Transfer		Debit Notification	
XML message:	pain.001		camt.054 ¹	
Country	BBAN	IBAN	BBAN	IBAN
Nordea UK	x ⁵	x	N/A	
Nordea USA	x	N/A	N/A	
Banks outside Nordea ²	-	-	N/A	

2.3.3 Structure for IBAN accounts

For information about structure of IBAN account numbers at Nordea, please see enclosed overview or follow enclosed link to Nordea common site.

¹ Debit Notification will not be provided for Global Cash Pool transfer (Treasury) or payments instructed via Request for Transfer

² Local country rules apply, please contact executing bank for instructions

³ Bankgiro number cannot be structured as IBAN

⁴ If IBAN and Structured remittance information used for domestic payment type “Credit Transfer”, it will be processed as a cross border payment towards Debtor/Creditor

⁵ BBAN format only allowed for domestic payments and cross border payments outside EU/EES area

List of the European IBAN countries		
Country	Length	Examples
Sweden	24 an	SE3550000000054910000003
For other countries, please use the following link: Nordea IBAN		

2.3.4 Structure of BBAN account numbers at debit level in payments

The below description shows how the BBAN is structured for Debtors account at Nordea. It also describes when clearing numbers should be used when sending payment instructions to Nordea.

Note: Bankgiro number is not to be used as a debtors account.

Note: Hyphens (“-“) or dots (“.”) cannot be used and will cause rejections by Nordea if present, i.e. only digits allowed for Debtor BBAN account structure.

For XML: Debtor Account <DbtrAcct> in pain.001 Messages.

XML Message: pain.001
Instruction usage of BBAN for Debit Account Holder - Sweden
PlusGiro account number minimum 2 and maximum 8 digits. Clearing code is not used. Account currency must be stated.

2.3.5 Structure for BBAN accounts on credit level in payments

The below description shows how the BBAN number is structured for beneficiaries account at Nordea. It also describes when clearing numbers should be used when sending payment instructions to Nordea.

Note: Hyphens (“-“) or dots (“.”) cannot be used and will cause rejections by Nordea if present, i.e. only digits allowed for Creditor BBAN account structure.

For XML: Credit Account <CrdtAcct> in pain.001 Messages

XML Message: pain.001

Instruction usage of BBAN for beneficiary Account Holder - Sweden

Bankgiro number minimum 7 and maximum 8 digits. Clearing code is not used.

Note: A Bankgiro number is not a bank account, but only a fixed pre-defined number for routing of payments and/or other information towards the actual bank account. On invoices and payment slips the Bankgiro number is displayed as in the following examples: 123-4567 or 1234-5678

Nordea PlusGiro number minimum 2 and maximum 8 digits. Clearing code is not used.

Note: A PlusGiro account (number) is a real account and not a substitute as is the case with Bankgiro numbers. On invoices and payment slips the PlusGiro account is displayed as in the following examples: 1-2, 12-3, 123-4, 1234-5, 1234567-8, etc.

Bank account number may only be used for domestic Salary, Pension and Credit transfer payment type. Must include a 4-digit clearing code. Minimum length 11 digits (including clearing code). Maximum length 14 digits. For Nordea Private (“Personkonto”) accounts, the clearing code is always “3300”. For Nordea PlusGiro accounts the clearing code is always “9960”. *Note:* PlusGiro number or account structure cannot be used for Salary and pension payments.

Note: Exception for payment to a **Swedbank account** when the clearing code starts with 8. The clearing code must be 5 digits and consequently the maximum length is 15 digits including the clearing code.

2.4 Use of Name, address and free text per payment type

Each payment type has its own rules and ability of informing the creditor about involved parties in a payment, i.e. name & address of Debtor, Ultimate Debtor, Creditor and Ultimate Creditor. The limitations are dependent on local, EBA or SWIFT clearing capability.

Below you will find an over-view of which parties that will provide which information towards the Creditor in a payment executed by Nordea. The name and address information provided in the payment order Message from the Company will be returned by Nordea in the Debit Notification Message, except for Global Cash Pool transfer (Treasury).

Note 1: Ultimate Debtor address can only be used for specified domestic payments and only with a structured address.

Note 2: Care of (c/o) name under Creditor name (pos. 36-70) can be used where applicable (see table below), but not in combination with Ultimate Creditor Name for cross border & Intercompany payments.

Note 3: Ultimate Creditor address not used for Sweden

Note 4: Ultimate Creditor not used for Financial (Treasury) or domestic payments processed via local clearing system, incl. cross border cheques.

	Note	Sweden	SEPA	Xborder	RfT
Debtor					
Debtor Name	Debtor name will be replaced with account holder name by Nordea. Request for Transfer: Debtor name up to 140 characters will be forwarded to the executing bank.	Not processed	Not processed	Not processed	140
Debtor Street Name	Debtor Address will be replaced with account holder address by Nordea. Request for Transfer: Debtor address will be forwarded to the executing bank.	Not processed	Not processed	Not processed	70
Debtor Post code		Not processed	Not processed	Not processed	16
Debtor Town Name		Not processed	Not processed	Not processed	35
Debtor Address Line		Not processed	Not processed	Not processed	2 x 70
Ultimate Debtor					
Ultimate Debtor Name (Batch level)		140	70	140	140
Ultimate Debtor Name (Transaction level)		140	70	140	140
Ultimate Debtor Street Name		70	70	70	70
Debtor Town Name		35	35	35	35
Ultimate Debtor Address Line		2 x 70	2 x 70	2 x 70	2 x 70
Creditor Agent					
Creditor Agent Name		N/A	N/A	140	140
Creditor					
Creditor Name		140	70	140	140
Creditor Street Name		70	70	70	70
Creditor Town Name		35	35	35	35
Creditor Address Line		2 x 70	2 x 70	2 x 70	2 x 70
Ultimate Creditor					
Ultimate Creditor Name		140	70	140	140
Ultimate Creditor Street Name		70	70	70	70
Ultimate Creditor Address Line		2 x 70	2 x 70	2 x 70	2 x 70

2.4.1 Use of addresses

In general, address information is not used for domestic payments except for payment to Money Order where it is mandatory to use. This general rule applies both on Debtor and Creditor side, as Swedish local clearing systems (i.e. Bankgirot & PlusGirot) holds the information about name and addresses within its internal systems. Below some rules are described in terms of usage of addresses in Sweden.

Domestic payments: Only used for payment to Money Order and structured address should predominately be used. An exception is if Hybrid (i.e. <AddressLine>) is used. In those cases, Street name can be omitted, for which Nordea then will use 1st line of AddressLine as StreetName.

If addresses are used, irrespectively if used for Ultimate Debtor or Creditor, PostCode and TownName/Country code **must** be stated separately in the Town Name/Country tag. If not present the payment instruction will be rejected by Nordea.

Note: Care of (c/o) name must be stated under Creditor Name pos. 36-70.

Cross border incl. Financial/Same-Day-Value (Treasury) payments: Structured, unstructured or “combined” addresses can be used. See table below for which rules applies for each structure.

Ordinary payment	Rule
Structured address	StreetName (35 characters) + TownName (35 characters) can be used Note: If full length of “Creditor Name” used (i.e. 70 characters) then StreetName & TownName altogether cannot exceed 35 characters.
Hybrid address	When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name/Country code must be provided separately in the Town Name/Country tag
Cheque payment ¹	Rule
Structured address Cheque	StreetName (35 characters) + TownName (35 characters) and Country code can be used.
Hybrid address Cheque	When Hybrid address format is used, max 2 lines of Address Line can be included and Town Name/Country code must be provided separately in the Town Name/Country tag

2.4.2 Free text usage and applied process rules by Nordea

For free text information (<Ustrd) in Swedish and international (SWIFT) clearing systems applies a maximum of 35 characters per line with a maximum of 10 (Swedish infrastructure) or 4 (SWIFT infrastructure) lines, which differs compared to ISO20022 XML standard who applies 140 characters per line and with unlimited number of lines. Due to this Nordea will apply the below “rules” when free text is used to simplify and make it understandable how this information can be provided towards Nordea.

Each provided line of <Ustrd> in pain.001, which can consist of maximum 140 characters, are divided always into ”blocks” of 35 characters, regardless if it is a domestic, cross border/cross-currency or Treasury payment type. Nordea will in its process check each and every such ”block” for characters and in case such a ”block” is empty (i.e. no characters exist) then Nordea will omit this ”block” and search for the next ”block” and repeat its search up till all accepted ”blocks” (i.e. domestic payments = 10 ”blocks”, cross border & Treasury payments = 4 ”blocks” and Request for Transfer = 3 ”blocks”) are processed. Additional or empty ”blocks” will be disregarded by Nordea. **Note:** “Blanks” are in this context considered to be characters.

Accepted number of ”blocks” per payment type is:

- Giro payments (PlusGiro & Bankgiro) and Money Order = 350 characters → 10 ”blocks”
- Credit Transfer = 140 characters → 4 ”blocks” (**Note:** Exceeding characters will be disregarded)
- Salary/Pension payments = No characters allowed
- All cross-currency/cross border and Treasury payments = 140 characters → 4 ”blocks”
- Request for Transfer = 105 characters → 3 ”blocks”

¹ Please also note table under chapter 2.4 above about Name length of Creditor. Note: Ultimate Creditor Name cannot be used.

Example 1: Using full length of one <Ustrd> field in pain.001		
<Ustrd>Full 140 characters used</Ustrd>	4 blocks of 35 characters used	Nordea forwards via local (or SWIFT) infrastructure in free text field to Creditor or executing bank (RfT) [35 characters] [35 characters] [35 characters] [35 characters]
Example 2: Using parts of each <Ustrd> field in pain.001 but in several occurrences		
<Ustrd> 38 characters used</Ustrd> <Ustrd> 76 characters used</Ustrd> <Ustrd> 10 characters used</Ustrd> <Ustrd> 56 characters used</Ustrd> <Ustrd> 39 characters used</Ustrd>	10 blocks of 35 characters used	Nordea forwards via local infrastructure in free text field to Creditor [35 characters] [3 characters] [35 characters] [35 characters] [6 characters] [10 characters] [35 characters] [21 characters] [35 characters] [4 characters] Note: Any information in exceeding (10) "blocks" will be disregarded

2.5 Booking principal

For Sweden standard Nordea booking principals are as follows: Batch booking (lump-sum) for domestic payments and single booking for cross border/cross-currency payments, incl. SEPA, Intercompany and Treasury payments. **Note:** Request for Transfer instructions will always be sent single-wise towards executing bank, including to Nordea’s foreign branches, which will be booked in similar way. When executing bank is outside Nordea then booking principal by executing bank will apply.

This standard booking principal applies when no specific booking request is used in the XML Message (i.e. <BatchBooking>), i.e. the value is omitted or left blank.

In addition, Company have the option to choose batch booking (lump-sum) also for also cross border/cross-currency payments which then includes also SEPA and Intercompany payments, but not for Treasury payments, by setting the correct value (“true”) in the XML Message (i.e. <BatchBooking>). **Note:** Since domestic and cross border payments may be mixed within the XML Message and that Nordea always apply batch booking for domestic payments (i.e. value in Message will be ignored), allow Company to set value in XML Message till “false” (i.e. single booking), if single booking of cross border payments is preferred, without interfering batch booking principal for domestic payments.

Domestic payments are reported as one or more batches per day on the account statement, except for Credit Transfers when Creditor account resides within Nordea (not PlusGiro accounts) which will always be single booked. The number of batches depends on when Nordea receives the payment order instructions, as Nordea applies several settlements runs during the day. Cross border/cross-currency payments will be booked as one batch per day on the account statement. Treasury payments will always be single booked.

Text displayed on account statement for payments processed through Corporate Access Payables is “Corporate Access”.

Please also see document “User guide & Message flow”, for more information about Nordea’s structure for Debit Notification reporting.

2.6 Insufficient funds handling by Nordea

In case insufficient funds occur on payment day, Nordea will process each individual payment up till the moment no more funds are possible to cover for the remaining payments. On the actual payment day Nordea will at approx. 20.00 CET send a status report Message (pain.002) to inform the Company about the lack of funds on the account. This status report Message will be sent repeatedly at the same hour for a maximum of 5 additional banking days. The information will also be available via Nordea's Netbanks.

Cover control for available funds will be performed by Nordea several times during the banking day(s) until the payment is executed or rejected by Nordea.

By the end of banking day 6 i.e. (day 0+5) the outstanding domestic payments will be rejected by Nordea and a status report Message will be sent to inform the Company about the rejected payments. The same information will be available via Nordea's Netbanks. For international payments same procedure will apply by end of banking day 4 (day 0+3).

Example: If requested execution day occur on a Monday and no sufficient funds available, the domestic payment instruction will be finally rejected on the following Monday by end of day.

Request for Transfer (RfT)

In case insufficient funds occur on payment day, the payment instruction will either be rejected or put on hold depending on rules applied by executing bank. In case of rejection by executing bank and such rejection is provide to Nordea, it will be forwarded to the Company in a status message.

Treasury payments

In case insufficient funds occur on payment day, the payment instruction will be rejected immediately and not put on hold waiting for sufficient funds to cover the payment.

Please also see document “User guide & Message flow”.

2.7 Charges applied by Nordea

For domestic payments each party always pays its own local charges. For cross border and Treasury payments there are two options for distributing payment charges. Either the remitter pays all costs related to the transaction or each party pays its own local charges. Charges applied by Nordea will not be reported in Debit Notification Message (camt.054.001.02).

Please note:

- Charge option “each party pays its own local charge”, i.e. code “SHAR” or “SLEV” must be used for SEPA payments and international cheques.
- If charge information for cross border, Treasury payments or Request for Transfer (RfT) is not present, Nordea will apply standard rule: “Each party pays its own local charges”.

2.8 Currency base denomination

Nordea uses currency base denomination “1” for all major currencies, which will apply when reporting currency exchange rate information in Debit Notification (camt.054) whenever a currency exchange has occurred for cross border/cross-currency incl. SEPA, Intercompany and Treasury (Financial/Same-Day-Value) payments.

Exchange rate will be expressed with a maximum of 9 digits, including 4 decimals.

2.9 Cut-off times and available currencies

Below you will find information about cut-off times applied by Nordea for each payment type, including available currencies.

The below table will under the column “Debit account” describe when Nordea will book the payment instruction in relation to the requested Payment day.

The column “Available by Creditor” includes information concerning when the payment amount is made available to the beneficiary’s bank.

The following explanations apply:

Day -1 = The Business Day prior to the Payment day

Day 0 = The Payment day

Day 1 = The Business Day after the Payment day

Note: If cut off time is passed, the payment date will roll to the next business day, except for salary, pension and Treasury payments.

If the currency is closed due to bank holiday, the payment date will roll to the next business day, except for Treasury payments which will be rejected.

Additional information about cross-border payments:

The table shows value dating rules and cut-off times for each payment type, currency and whether beneficiary’s bank is Nordea or not.

Value dates for outgoing payments are expressed in number of Business Days after execution day. The indicated credit value date is for the Nordea correspondent bank (in case the beneficiary bank is not a Nordea bank). In case a bank holiday will occur for the country of the beneficiary, where the currency applies, the beneficiary will be credited the first following banking day, except for Treasury payments which will be rejected.

Additional information about instructions sent via Request for Transfer:

The requested execution date cannot be older than present date, i.e. when instruction received by Nordea. In case execution date is too old (i.e. older than present date) then the instruction will be rejected.

Future date is accepted and will be forwarded in the instruction to executing bank. Nordea will not check banking holidays for any country outside the Nordics.

If a payment is received after cut-off time or with a non-business day as payment day it will either be rejected or put on hold depending on rules applied by executing bank. In case of rejection by executing bank and such rejection is provide to Nordea, it will be forwarded to the Company in a status message.

For Nordea’s foreign branches the following rule will apply:

All payments received after cut-off time or with a payment date on a non-business day will be processed on the following business day.

Note: All hours below are defined as Central European Time (CET).

Payment type	Currency	Cut-off time (CET) ³³	Debit account	Available by Creditor (2)
Domestic payments				
Giro payment to PlusGiro	SEK	Day 0 16.30	Day 0	Day 0
Giro payment to Bankgiro	SEK	Day 0 09.15	Day 0	Dag 0
Credit Transfer within Nordea	SEK	Day 0 16.30	Day 0	Day 0

Credit Transfer outside Nordea	SEK	Day 0 14.30	Day 0	Day 0
Salary & Pension	SEK	Day -1 23.30	Day 0	Day 1 (at 00.01)
Money Order	SEK	Day 0 12.30	Day 0	Sent via post
Intercompany (Domestic SWIFT)	-	See cross-border Intercompany	-	-
Cross-border payments				
Ordinary within EU/EES	EUR	Day 0 15.00	Day 0	Day 1
Ordinary	See below (3)	Day 0 14.30	Day 0	Day 2
Express	See below (4)	Day 0 13.15	Day 0	Day 1
Cross-border cheque	See below (5)	Day 0 13.15	Day 0	Sent via post
Intercompany within Nordea	DKK, GBP & NOK	Day 0 15.00	Day 0	Day 0
	SEK	Day 0 15.45	Day 0	Day 0
	EUR & USD	Day 0 15.30	Day 0	Day 0
Intercompany outside Nordea	See below (6)	Day -1 14.00	Day 0	Day 1
	TRY	Day 0 08.30	Day 0	Day 0
	CHF	Day 0 9.30	Day 0	Day 0
	CZK, HUF	Day 0 10.30	Day 0	Day 0
	PLN	Day 0 11.30	Day 0	Day 0
	DKK	Day 0 15.00	Day 0	Day 0
	See below (7)	Day -1 14.00	Day 0	Day 0
	EUR & USD	Day 0 15.00	Day 0	Day 0
Financial/Same-Day-Value payments				
	CHF	Day 0 09.30	Day 0	Day 0
	CZK, HUF, MXN	Day 0 10.30	Day 0	Day 0
	PLN	Day 0 11.30	Day 0	Day 0
	TRY	Day 0 08.30	Day 0	Day 0
	DKK	Day 0 15.00	Day 0	Day 0
	NOK	Day 0 14.30	Day 0	Day 0
	CAD & GBP	Day 0 15.00	Day 0	Day 0
	SEK	Day 0 15.45	Day 0	Day 0
EUR & USD	Day 0	Day 0	Day 0	

		15.30		
	See below (8)	Day -1 13.30	Day 0	Day 0
	CNY & CNH	Day -1 14.30	Day 0	Day 0
	JPY & RSD	Day -1 15.00	Day 0	Day 0
	See below (9)	Day -2 14.30	Day 0	Day 0
Global Cash Pool transfer	DKK, EUR, GBP, NOK, SEK & USD	Day 0 16.00	Day 0	Day 0

2. Booking on Creditor account dependent on booking routines by, or agreement with, Creditor bank
3. AED, AUD, CAD, CHF, CNY, CNH, CZK, DKK, GBP, HKD, HUF, ILS, INR, JPY, KES, KWD, MAD, MXN, NOK, NZD, PHP, PLN, PKR, RON, SAR, SEK, SGD, THB, TND, TRY, USD, ZAR
4. AED, AUD, CAD, CHF, CNY, CNH, CZK, DKK, GBP, HKD, HUF, ILS, JPY, KWD, MXN, NOK, NZD, PLN, RON, SAR, SEK, SGD, TRY, USD, ZAR
5. AUD, CAD, EUR, GBP, SEK, USD
6. INR, KES, MAD, PHP, PKR, TND
7. AED, AUD, CNY, CNH, HKD, ILS, JPY, KWD, MXN, NOK, NZD, RON, SEK, SGD, THB, ZAR
8. AED, AUD, HKD, ILS, KWD, NZD, RON, SAR, SGD, THB & ZAR
9. INR, , KES, KRW, KZT, MAD, PHP, PKR & TND

2.9.1 Debit Notification delivery

The debit advice/notification Message, i.e. camt.054.001.02, is sent to the Company whenever information is made available by Nordea. In addition, Nordea will provide information about executed domestic payments during the requested execution day at approx. 08.30, 12.30, 14.00, 15.30 and 17.30 (all CET), which can be visible via Nordea's Netbanks.

Delivery of Bank-to-Customer Debit Notification – camt.054.001.02		
Payment type	Cut-off time (CET) ³⁴	Reflects Nordea's booking day on Debit account
Domestic	Day 0 23.00	Day 0
International payments	Day 0 17.00	Day 0

Note: No Debit Notification will be provided by Nordea for sent Cash Pool transfers (Treasury payment) or Request for Transfer instructions.

2.10 Use of other CM services in Sweden

Other Cash Management services offered by Nordea can easily be combined or used in parallel with Corporate Access Payables. However, some restrictions apply for some specific services, which are stated below.

Corporate File Payment

Service Corporate File Payment can be used in parallel with Corporate Access Payables, however same account (incl. currency) cannot be used at the same time with both services, i.e. if there is a need for using both services then separate accounts (incl. currency) must be opened, or used, to facilitate this.

If a Company wishes to close Corporate File Payment and start using Corporate Access Payables instead, then certain steps needs to take place to not interfere with the Company's payment processes, which is as follows:

1. Company must inform which day/date they wish to start using Corporate Access Payables. The date informed of must be the day before Company start utilising, i.e. sending file-based payment orders to Nordea
2. Corporate File Payment will perform the following steps the day before (Day -1):
 - a. Create a debit advice file by end-of-day (as normal), i.e. DA1 file, if used by the Company
 - b. All payments with future execution day should be cancelled by the customer and a status report messages will be created by end-of-day, i.e. POR file. The Company must hereafter send in these payments again but now to Corporate Access Payables.
If payments with future execution day are not cancelled, the company will not receive any status reports (i.e. POR file, DA1 file) for the payments.
 - c. The company may still sign in to Corporate File Payment's interface and search/view payment history details
 - d. The company cannot utilise Corporate File Payment's "import" functionality hereafter, i.e. this service will be closed
3. By 00.01 CET on start day/date (Day 0) the Company may start sending file-based payment orders using Corporate Access Payables

Treasury File service

Treasury File service cannot be used in parallel with Corporate Access Payables Treasury payment service.

Internetbanken Företag

Service Internetbanken Företag can be used in parallel with Corporate Access Payables, however same account (incl. currency) cannot be used at the same time with both services, i.e. if there is a need for using both services then separate accounts (incl. currency) must be opened, or used, to facilitate this.

Företagstjänster via Internet

Companies using this Nordea netbank solution will not be impacted in any way since Corporate Access Payables only allows PlusGiro accounts as debit accounts.

2.11 User support

For User support, see main document "*Service description Corporate Access Payables*"..