

# Implementation Guideline for CREMUL

Corporate eGateway

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Document Title Implementation Guideline for CREMUL  
Version 3.13  
Author  
Subject Multiple credit advice Message  
Domestic incoming payments  
Based on CREMUL UN/EDIFACT directory  
D.96 A  
Department  
Project Corporate eGateway

2017-01-02 Date  
1(42) Page  
Reference

## 1 Introduction

The terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea.com homepage: [www.nordea.com/eGateway](http://www.nordea.com/eGateway).

The purpose of this documentation is to define how information in multiple credit advice Messages will be structured for the exchange between the Message Centre at Nordea and the Message recipient in Corporate eGateway.

This MIG fully complies to the international definitions for content and use of an UN/EDIFACT Multiple Credit Advice Message (CREMUL).

This MIG does not include any technical issues such as security, retransmissions, duplicates. These issues as well as the service-segments related to the exchange, or business related issues, are described in Corporate eGateway Service Documentation.

For a full understanding of the use of the Multiple Credit Advice Message we refer to document “Functional Specification for Credit Advice” and “Message flow and use of EDIFACT ”.

## 2 Document references

This chapter contains references to documents relevant for this MIG:

- [1] UN/EDIFACT directory D.96A. UN/ECE, March 1996. UNTDID, UN/ECE Geneva, 1995-11-17.
- [2] UN/EDIFACT Standard Message, Multiple Credit Advice Message - CREMUL, dated 1995-11-23, based on UN/EDIFACT UNTDID D.96A.

## 3 Multiple credit advice Message - transaction types and identifications

A multiple credit advice Message with transactions incoming to an account in Denmark, Estonia, Finland, Latvia, Lithuania, Norway or Sweden is sent by the Message Centre at Nordea to the Customer.

### Types of transactions included for the different countries

#### Denmark

- ♦ Reference (FIK) payments (Transfer form type 71 and 75)
- ♦ Non-reference payments (Transfer form type 73)
- ♦ Account to Account payments (Non-reference payments)
- ♦ Direct Debit payments - BetalingsService (incl. Reference (FIK 71) payments)
- ♦ Direct Debit payments - LeverandørService
- ♦ Incoming international payments (incl. SEPA credit transaction)
- ♦ Point of Sale (Card transaction)

#### Estonia

- ♦ Reference payments
- ♦ Non reference payments
- ♦ Direct Debit payments
- ♦ Incoming international payments
- ♦ Incoming Cash Pool transactions
- ♦ Point of Sale (Card transaction)

#### Finland

- ♦ Reference payments (Account to Account)
- ♦ Non reference payments (Account to Account) (incl. SEPA credit transaction)
- ♦ Incoming international payments (incl. SEPA credit transaction)
- ♦ Incoming Cash Pool transactions
- ♦ Corrections of debit transactions (returned items)
- ♦ Point of Sale (Card transaction)

#### Latvia

- ♦ Reference payments
- ♦ Non reference payments
- ♦ Direct Debit payments
- ♦ Incoming international payments
- ♦ Incoming Cash Pool transactions
- ♦ Point of Sale (Card transaction)

#### Lithuania

- ♦ Non reference payments
- ♦ Direct Debit payments
- ♦ Incoming international payments
- ♦ Incoming Cash Pool transactions
- ♦ Point of Sale (Card transaction)

## **Norway**

- ♦ Reference (KID) payments
- ♦ Non-reference payments through Nets
- ♦ Account to Account payments (Non-reference payments)
- ♦ Direct Debit payments (Avtalegiro)
- ♦ Incoming international payments (incl. SEPA credit transaction)
- ♦ Internal incoming Cash Pool transactions
- ♦ Point of Sale (Card transaction)

## **Sweden**

- ♦ Incoming domestic payments from bankgiro (see also TotalIN)
- ♦ Direct Debit payments from bankgiro (Autogiro)
- ♦ Reference (OCR) payments from PlusGiro (IS)
- ♦ Non-reference payments from PlusGiro (TIPS, CR1 and Dok-Tolk)
- ♦ TotalIN - Incoming payments via PlusGiro (with or without bankgiro & international payments)
- ♦ Incoming international payments (incl. SEPA credit transaction) (see also TotalIN)
- ♦ Internal incoming Cash Pool transactions
- ♦ Non cashed payments to money order (returned items) from bankgiro and PlusGiro
- ♦ Point of Sale (Card transaction)

## Identification of transactions

To ensure a unique identification of every single transaction, the CREMUL Message has the following reference numbers:

Reference type	Position in Message	Description
Multiple credit advice Message number	BGM	Unique id for CREMUL Message
Bank reference	SG5, RFF:ACK SG11, RFF:AIK SG21, RFF:AGJ	Bank's unique reference for inquiry purposes on B- and/or C-level.
Beneficiary reference	SG11, RFF:AFO SG21, DOC:YW3 SG21, DOC:380/381	Beneficiary's unique transaction reference (e.g OCR, KID, FIK) can depending on country, transaction origin and payer either appear in RFF or DOC segment.
Invoice reference	SG21, DOC:380/381 SG20, FTX	The invoice or credit note reference can depending on country, transaction origin and payer either appear structured in DOC or unstructured in FTX, if information is available.
Reference of original transaction	SG11, RFF:ABO	Bank reference of original debit transaction for corrections (returned items) in Finland and Sweden.
Originators Reference	SG11, RFF:PQ	Originators reference (a.k.a. "End-to-End reference"). This reference is only reported for SEPA credit transfers and is originating from the payor (sender).

## 4 Segment table

The segment table below lists all segments and segment groups that are included in the CREMUL (Multiple Credit Advice Message). Segments and groups which are used according to this MIG are listed in bold. The status and number of repeats are listed for EDIFACT and for usage according to this MIG under Nordea.

**Note:** The Message contains a limit on the number of possible repetitions of the C-level, see Segment Group 10. Nordea do not intend to implement this maximum limit and will accept more repetitions.

Tag	Name	Status/Repeats		Loop
		EDIFACT	Nordea	
<b>UNH</b>	<b>Message header</b>	<b>M1</b>	<b>M1</b>	
<b>BGM</b>	<b>Beginning of Message</b>	<b>M1</b>	<b>M1</b>	
<b>DTM</b>	<b>Date/time/period</b>	<b>C1</b>	<b>R1</b>	
BUS	Business function	C1	0	
----- Segment group 1 -----				
RFF	Reference	M1	0	
DTM	Date/time/period	C1	0	-----+
----- Segment group 2 -----				
FII	Financial institution information	M1	0	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 3 -----				
<b>NAD</b>	<b>Name and address</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 4 -----				
<b>LIN</b>	<b>Line item</b>	<b>M1</b>	<b>M1</b>	
<b>DTM</b>	<b>Date/time/period</b>	<b>C2</b>	<b>D2</b>	
<b>BUS</b>	<b>Business function</b>	<b>C1</b>	<b>R1</b>	
<b>MOA</b>	<b>Monetary amount</b>	<b>M2</b>	<b>M1</b>	
----- Segment group 5 -----				
<b>RFF</b>	<b>Reference</b>	<b>M1</b>	<b>M1</b>	
DTM	Date/time/period	C1	0	-----+
----- Segment group 6 -----				
<b>FII</b>	<b>Financial institution information</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+

----- Segment group 7 -----		C5	O1	-----+
<b>FCA Financial charges allocation</b>		<b>M1</b>	<b>M1</b>	
<b>MOA Monetary amount</b>		<b>C2</b>	<b>R1</b>	
----- Segment group 8 -----		C6	0	-----+
ALC Allowance or charge		M1	0	
PCD Percentage details		C1	0	
MOA Monetary amount		C2	0	
CUX Currencies		C1	0	
DTM Date/time/period		C1	0	
----- Segment group 9 -----		C5	0	-----+
TAX Duty/tax/fee details		M1	0	
MOA Monetary amount		C2	0	
CUX Currencies		C1	0	
DTM Date/time/period		C1	0	-----+++
----- Segment group 10 **-----		M9999	Mnnnn	-----+
<b>SEQ Sequence details</b>		<b>M1</b>	<b>M1</b>	
<b>DTM Date/time/period</b>		<b>C3</b>	<b>R3</b>	
<b>BUS Business function</b>		<b>C1</b>	<b>D1</b>	
<b>FII Financial institution information</b>		<b>M2</b>	<b>M1</b>	
----- Segment group 11 -----		C5	R5	-----+
<b>RFF Reference</b>		<b>M1</b>	<b>M1</b>	
DTM Date/time/period		C1	0	-----+
----- Segment group 12 -----		C1	0	-----+
PAI Payment instructions		M1	0	
FTX Free text		C1	0	-----+
----- Segment group 13 -----		M4	M4	-----+
<b>MOA Monetary amount</b>		<b>M1</b>	<b>M1</b>	
<b>CUX Currencies</b>		<b>C1</b>	<b>D1</b>	
DTM Date/time/period		C2	0	
RFF Reference		C1	0	-----+
----- Segment group 14 -----		C3	O2	-----+
<b>NAD Name and address</b>		<b>M1</b>	<b>M1</b>	
CTA Contact information		C1	0	
COM Communication contact		C5	0	-----+
----- Segment group 15 -----		C3	0	-----+
INP Parties to instruction		M1	0	
FTX Free text		C1	0	
DTM Date/time/period		C1	0	-----+

**\*\* NOTE:** Nordea will not apply this maximum limit in practice and will instead accept an unlimited number of C-levels.

----- Segment group 16 -----			C10	O1	-----+
<b>GIS General indicator</b>			<b>M1</b>	<b>M1</b>	
MOA Monetary amount			C1	0	
LOC Place/location identification			C2	0	
NAD Name and address			C1	0	
RCS Requirements and conditions			C1	0	
<b>FTX Free text</b>			<b>C10</b>	<b>R1</b>	-----+
----- Segment group 17 -----			C5	O1	-----+
<b>FCA Financial charges allocation</b>			<b>M1</b>	<b>M1</b>	
MOA Monetary amount			C2	0	
----- Segment group 18 -----			C20	R2	-----+
<b>ALC Allowance or charge</b>			<b>M1</b>	<b>M1</b>	
PCD Percentage details			C1	0	
<b>MOA Monetary amount</b>			<b>C2</b>	<b>R1</b>	
CUX Currencies			C1	0	
DTM Date/time/period			C2	0	
----- Segment group 19 -----			C5	0	-----+
TAX Duty/tax/fee details			M1	0	
MOA Monetary amount			C2	0	
CUX Currencies			C1	0	
DTM Date/time/period			C1	0	-----++
----- Segment group 20 -----			C1	O1	-----+
<b>PRC Process identification</b>			<b>M1</b>	<b>M1</b>	
<b>FTX Free text</b>			<b>C5</b>	<b>O5</b>	
----- Segment group 21 -----			C9999	O9999	-----+
<b>DOC Document/Message details</b>			<b>M1</b>	<b>M1</b>	
<b>MOA Monetary amount</b>			<b>C5</b>	<b>O2</b>	
<b>DTM Date/time/period</b>			<b>C5</b>	<b>O2</b>	
<b>RFF Reference</b>			<b>C5</b>	<b>O5</b>	
NAD Name and address			C2	0	
----- Segment group 22 -----			C5	0	-----+
CUX Currencies			M1	0	
DTM Date/time/period			C1	0	-----+
----- Segment group 23 -----			C100	0	-----+
AJT Adjustment details			M1	0	
MOA Monetary amount			C1	0	
RFF Reference			C1	0	-----+
<b>FTX Free text</b>			<b>C5</b>	<b>O5</b>	
----- Segment group 24 -----			C9999	0	-----+
DLI Document line identification			M1	0	
MOA Monetary amount			C5	0	
PIA Additional product id			C5	0	
DTM Date/time/period			C5	0	

```

----- Segment group 25 ----- C5 0-----+|||||
CUX Currencies M1 0 | |||||
DTM Date/time/period C1 0-----+|||||
                                     |||||

----- Segment group 26 ----- C10 0-----+|||||
AJT Adjustment details M1 0 | |||||
MOA Monetary amount C1 0 | |||||
RFF Reference C1 0 | |||||
FTX Free text C5 0-----+++|||
                                     |||

----- Segment group 27 ----- C1 O1-----+|||
GIS General indicator M1 M1 | |||
MOA Monetary amount C5 0-----++++

CNT Control total C5 R1

----- Segment group 28 ----- C5 0-----+
AUT Authentication result M1 0 |
DTM Date/time/period C1 0-----+

UNT Message trailer M1 M1

```

## 5 Specification of segments and segment groups

### UNH - Message header (M1)

Function: A service segment starting and uniquely identifying the Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0 062	MESSAGE REFERENCE NUMBER	M	an..14	M	Sender's unique identification of the Message
S009	MESSAGE IDENTIFIER	M		M	
0 065	Message type	M	an..6	M	CREMUL
0 052	Message version number	M	an..3	M	D
0 054	Message release number	M	an..3	M	96A
0 051	Controlling agency	M	an..2	M	UN United Nations
0 057	Association assigned code	C	an..6	N	
0 068	COMMON ACCESS REFERENCE	C	an..35	N	
S010	STATUS OF THE TRANSFER	C		N	
0 070	Sequence Message transfer number	M	n..2		
0 073	First/last sequence Message transfer Indication	C	a1		

Example: UNH+1+CREMUL:D:96A:UN'

### BGM - Beginning of Message (M1)

Function: A segment by means of which the sender must uniquely identify the CREMUL Message using its type and number and its function.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	C		R	
1 001	Document/Message name, coded	C	an..3	R	435 Multiple preadvice of a credit
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
1 000	Document/Message name	C	an..35	N	
1 004	DOCUMENT/MESSAGE NUMBER	C	an..35	R	<Multiple credit advice number>
1 225	MESSAGE FUNCTION, CODED	C	an..3	N	
4 343	RESPONSE TYPE, CODED	C	an..3	N	

Example: BGM+435+113030747'

## DTM - Date/time/period (R1)

Function: A segment specifying the date and/or time the Message is created.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	137 Document/Message date
2 380	Date/time/period	C	an..35	R	<Message date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD 203 CCYYMMDDHHMM

Example: DTM+137:20000909:102'

## Segment group 3 (D1)

**Function:** A group of segments identifying the name(s) and address(es) of non-financial parties involved in the transaction.

**Use:** This segment group identifies the Service Bureau Customer number, if a Service Bureau has an agreement for this with Nordea Bank. Only identifications registered by Nordea will be provided in this segment group.

### NAD - Name and address (M1)

### Segment group 3

**Function:** A segment identifying the names and addresses of the non-financial parties associated with the multiple credit advice.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OF Service bureau customer number
C082	PARTY IDENTIFICATION DETAILS	C		O	
3 039	Party id. identification	M	an..35	O	<Identification>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		N	
3 124	Name and address line	M	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
C080	PARTY NAME	C		N	
3036	Party name	M	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3045	Party name format, coded	C	an..3		
C059	STREET	C		N	
3 042	Street and number/p.o. box	M	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 164	CITY NAME	C	an..35	N	
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	N	
3 207	COUNTRY, CODED	C	an..3	N	

**Example:** NAD+OF+5657581131'

## Segment group 4 (M9999)

Function: A group of segments containing information details which are relevant to all transactions specified in the Message.

### LIN - Line item (M1)

### Segment group 4

Function: A segment indicating, by a sequential line number, the beginning of the specification of details related to all transactions specified.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 082	LINE ITEM NUMBER	C	n..6	R	<Sequential number>
1 229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N	
C212	ITEM NUMBER IDENTIFICATION	C		N	
7 140	Item number	C	an..35		
7 143	Item number type, coded	C	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C829	SUB-LINE INFORMATION	C		N	
5 495	Sub-line indicator, coded	C	an..3		
1 082	Line item number	C	n..6		
1 222	CONFIGURATION LEVEL	C	n..2	N	
7 083	CONFIGURATION, CODED	C	an..3	N	

Example: LIN+1'

### DTM - Date/time/period (D2)

### Segment group 4

Function: A segment specifying the entry and/or value date.

Use: Posting date (202) will always be forwarded. Value date (209) will be present if received by local bank/clearinghouse.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	202 Posting date 209 Value date
2 380	Date/time/period	C	an..35	O	<Date>
2 379	Date/time/period format qualifier	C	an..3	O	102 CCYYMMDD

Example: DTM+202:20030622:102'

## **BUS - Business function (R1)**

## **Segment group 4**

**Function:** A segment identifying certain characteristics of the credits stored as individual transactions in level C.

**Use:** This segment is used to specify the transaction type of the payments. Business function (C521) is presently only used for Direct Debit transactions and transactions from PlusGiro in Sweden.

Cash Pool transactions (CON) may be present for all countries, except for Denmark .

Card transaction (POS) may be present for Sweden, Denmark, Finland and Baltics.

**Note:** BUS code "IN" (International payments) and transaction type AAB (Incoming international payments) may be present for all countries, except for transactions through PlusGiro TotalIN. For transactions through PlusGiro TotalIN "DO"/"IN" will be specified in BUS in segment group 10.

Returned items/corrections (RET) will only be stated from Finland.

For direct debit transactions (DDT) the service (see table below) will be specified.

*Finland:* This segment will always occur. For transactions from the reference payments file element 4383 will always contain AAE.

Non-cashed or returned money orders via Nordea **Finland** will be reported in element 4383 with qualifier REC (Returned money orders/cheques).

Corrections of previously performed debit transactions will be reported in element 4383 with qualifier RET.

Card transactions will only be reported on a lump-sum level, e.g. no detailed information will be reported on SEQ-level.

*Norway:* Transactions from Avtalegiro can not be identified separately, but will always be sent as Incoming OCR-payments (AAE). Card transactions can not be identified separately, but will always be sent as Transfer (TRF).

*Sweden:* Transaction type for transactions via Bankgiro Inbetalningar is only defined at DOC level. Element 4383 will always contain "BGI".

Non-cashed or returned money orders via Bankgiro or PlusGiro will be reported in element 4383 with qualifier REC (Returned money orders/cheques).

For transactions via PlusGiro TotalIN, element 4383 will always contain "PGI". No other information is stated. Element 3279 will be specified in BUS in segment group 10.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C521	BUSINESS FUNCTION	C		D	
4 027	Business function qualifier	M	an..3	M	1
4 025	Business function, coded	M	an..3	M	GVT Government payments (SE BGC) ZZZ Mutually defined
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 022	Business description	C	an..70	R	<b>Service, see table below!</b>
3 279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	D	DO Domestic payment IN International payment
4 487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	N	
C551	BANK OPERATION	C		R	
4 383	Bank operation, coded	M	an..3	M	AAB Incoming international payments AAE Incoming OCR-payments AAH Incoming paperbased payments AAW Incoming electronic payments BGI Bankgiro CON Cash Pool transactions DDT Direct debit transactions PGI TotalIN POS Point of sale (card trans.) (DK, FI, SE) REC Returned money order/cheque (FI, SE) RET Corrections (FI) TRF Transfer
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 463	INTRA-COMPANY PAYMENT, CODED	C	an..3	O	1 Intercompany payments (SE BGC)

Examples:

Incoming OCR payment  
BUS++DO++AAE'

Incoming Direct Debit payment Sweden  
BUS+1:ZZZ:::XAB+DO++DDT'

Incoming unstructured PlusGiro payment (not through TotalIN)  
BUS+1:ZZZ:::PDT+DO++AAH'

Example government payment via Bankgiro Inbetalningar:  
BUS+1:GVT+DO++BGI'

Example intercompany payment via Bankgiro Inbetalningar:  
BUS++DO++BGI+1'

Incoming PlusGiro or Bankgiro payment via TotalIN  
BUS++++PGI'

Service for Direct Debit	Service code stated in 4022
Autogiro, Sweden	XAB
Avtalegiro, Norway	XAU
LeverandørService, Denmark	XLS
Reference payments (FIK 71) through BetalingsService, Denmark	XBT
Direct debit payments through BetalingsService, Denmark	XBB

Special service for PlusGiro transactions	Service code stated in 4022
IS	PIS
TIPS	PTI
GiroDirekt (CR1)	PGD
Doktolk with TIPS format	PDT
Doktolk with IS format	PDI

## MOA - Monetary amount (M1)

## Segment group 4

Function: A segment specifying the total amount of all credits stored as individual transactions in level C.

Use: Amount stated is the total sum of all final posted amounts stated at level C. Currency stated is the account currency. All final posted amounts on level C will be stated in this currency.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	60 Final (posted) amount
5 004	Monetary amount	C	n..18	R	<Posted amount>
6 345	Currency, coded	C	an..3	R	<Currency code>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+60:150000.67:DKK'

## Segment group 5 (M2)

Function: A segment group containing references related to the payments.

### RFF- Reference (M1)

### Segment group 5

Function: A segment specifying reference numbers for the payments involved in the transaction.

Use: If no other reference is present on this level Corporate eGateway will create a reference consisting of BGM reference concatenated with LIN number. This will be sent with qualifier "ACK".

*Denmark:* For direct debit transactions from BetalingsService and LeverandørService creditor number (KRE) will always be stated.

For direct debit transactions from BetalingsService no bank reference is given. For these payments RFF "ACK" will instead contain the debtor group number.

For direct debit transactions from LeverandørService no bank reference will be sent.

*Estonia:* No reference is present on this level if only incoming reference payment service is used. Instead Corporate eGateway reference will be sent in "ACK" (see Use).

*Finland:* For reference payments (KTL), no reference is present on this level. Instead Corporate eGateway reference will be sent in "ACK" (see Use).

For all other transactions (from Tito) only bank reference may be present on this level. If no bank reference is present Corporate eGateway reference will be sent in "ACK" (see Use).

*Latvia:* No reference is present on this level if **only** incoming reference payment service is used. Instead Corporate eGateway reference will be sent in "ACK" (see Use).

*Norway:* For direct debit transactions the creditor agreement number will be sent in "KRE" if present.

*Sweden:* For incoming PlusGiro payments the Creditor's PlusGiro customer number will be stated with qualifier KRE for all services except CR1 (PGD) and TotalIN. Bank reference will only be sent for TotalIN and card transactions (POS). When no other reference is present, Corporate eGateway reference will be sent in "ACK" (see Use).

For incoming bankgiro payments via Bankgiro (including direct debit) the beneficiary's bankgiro number (YS5) will always be present.

For incoming international payments, except through TotalIN, no reference will be available, except the Corporate eGateway reference, which will be sent in "ACK".

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	An..3	M	ACK Bank reference KRE Creditor number YS5 Recipient bankgiro number (SE)
1 154	Reference number	C	An..35	R	<Reference number>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+ACK:00430409720'

## Segment group 6 (M1)

Function: A group of segments identifying the account that has been or will be credited.

### FII - Financial Institution Information (M1)

### Segment group 6

Function: A segment identifying the financial institutions and relevant account number associated with the transaction.

Use: Credit account number can be presented in IBAN or BBAN format, unless otherwise specified per country.

Account number in BBAN format will always start with a clearing (branch) code, except for Denmark, Estonia and Latvia.

Credit account currency will only be used for international payments.

*Denmark:* Bank registration number (branch code) will not be forwarded. Therefore the account number for Denmark will be maximum 10 characters long.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BF Beneficiary's bank
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	<Credit account number>
3 192	Account holder name	C	an..35	N	
3 192	Account holder name	C	an..35	N	
6 345	Currency, coded	C	an..3	D	<Credit account currency>
C088	INSTITUTION IDENTIFICATION	C		R	
3 433	Institution name identification	C	an..11	R	<b>&lt;SWIFT code for Account holding bank&gt;</b> Nordea Bank Denmark = NDEADKKK Nordea Bank Estonia = NDEAEE2X Nordea Bank Finland = NDEAFIHH Nordea Bank Latvia = NDEALV2X Nordea Bank Lithuania = NDEALT2X Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 434	Institution branch number	C	an..17	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	R	<b>&lt;Country code&gt;</b> DK=Denmark EE=Estonia FI=Finland LV=Latvia NO=Norway SE=Sweden

Example: FII+BF+30017712345+NDEASESS+SE'

## Segment group 7 (O1)

**Function:** A group of segments providing full details of all charges or allowances, and associated taxes, which apply to the total amount.

**Use:** This segment group will only be used for domestic reference payments in Denmark, and for international payments to Denmark, Norway and Sweden. For the Baltic countries and Finland charges are never included for international payments.

### FCA - Financial charges allocation (M1)

### Segment group 7

**Function:** A segment specifying the method for allocation of charges and allowances and identifying an account to which such charges or allowances were directed where it is different from the principal account.

**Use:** The clearing code will be sent with the account number in the account number field when an account number is present. Element 3434 will always contain the clearing code of Corporate eGateway. Account currency is only available for international payments to Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	13 Charges paid by beneficiary
C878	CHARGE/ALLOWANCE ACCOUNT	C		R	
3 434	Institution branch number	M	an..17	M	4509 Corporate eGateway clearing code
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 194	Account holder number	C	an..35	D	<Charge account number>
6 345	Currency, coded	C	an..3	D	<Charge account currency>

**Example:** FCA+13+4509:::21411234567890'

## MOA - Monetary amount (R1)

## Segment group 7

Function: A segment identifying the total value of charges and/or allowances.

Use: This segment is used to specify the total amount of the Nordea charges. Detailed information can be stated in segment group 18 for Sweden and Denmark.

Charge currency and status will only be used for international payments.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	259 Total Nordea charges, deducted from the transaction amount. 488 Total Nordea charges, not deducted from the transaction amount.
5 004	Monetary amount	C	n..18	R	<Total charges>
6 345	Currency, coded	C	an..3	D	<Charge currency>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	D	4 Final 9 Information

Example: MOA+488:70:SEK::4'

## Segment group 10 (Mnnnn) \*\*

**Function:** A segment group providing details regarding the individual transactions, such as dates, financial institutions, account numbers.

**\*\* Note:** Nordea is not limiting the maximum number of repetitions of this segment group.

### SEQ - Sequence details (M1)

### Segment group 10

**Function:** A segment identifying the beginning of the specification of the status of individual transactions (C level) by a sequential number.

**Sweden:** For service TotalIN, if more than 9.999 invoices (DOC segment) are reported from a single payer, a new SEQ-level will be present including a sequential number in element 1159 indicating that reported invoices (in DOC segment) belongs to the same single payment from the payer.

**Note:** See also MOA segment Seg. group 13 and DOC segment in Seg. group 21

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 245	STATUS INDICATOR, CODED	C	an..3	N	
C286	SEQUENCE INFORMATION	C		R	
1 050	Sequence number	M	an..6	M	<Sequence number>
1 159	Sequence number source, coded	C	an..3	C	<Sequence within bundled SEQ-level>
1 131	Code list qualifier	C	an..3	C	ZZZ
3 055	Code list responsible agency, coded	C	an..3	N	

**Example:** SEQ++1'

**Example service TotalIN Sweden:**  
SEQ++37:1:ZZZ' or SEQ++38:2:ZZZ'

## DTM - Date/time/period (R3)

## Segment group 10

**Function:** A segment specifying value dates and other dates passed on from a preceding payment order.

**Denmark:** For account to account payments and reference (FIK) payments Execution date (193) and Posting date (202) will be forwarded. For non-reference payments Value date (209) will also be forwarded.

For international payments Posting date (202) and Value date (209) will be forwarded.

For Direct Debit transactions through LeverandørService only posting date (202) will be forwarded. For Direct Debit transactions through BetalingsService requested execution date (203), execution date (193) and posting date (202) will be forwarded.

**Estonia:** Posting date (202) and value date (209) will be forwarded. In addition requested execution date (203) may be forwarded. If incoming reference payment service is used only execution date (193) and posting date (202) will be forwarded.

**Finland:** Execution date (193) and posting date (202) will be forwarded for all transaction types. Value date (209) will be forwarded for all transaction types except reference payments.

**Latvia:** Posting date (202) and value date (209) will be forwarded. If incoming reference payment service is used only execution date (193) and posting date (202) will be forwarded.

**Lithuania:** Posting date (202) and value date (209) will be forwarded.

**Norway:** Value date (209), posting date (202) and requested execution date (203) will be forwarded.

**Sweden:** For domestic and cash pool transactions posting date (202) will be forwarded. In addition value date (209) may be forwarded for cash pool transactions. For international payments except through TotalIN posting date (202), value date (209) and execution date (193) will always be forwarded. For international payments through TotalIN only posting date (202) will be forwarded. For returned items only original execution date (193) will be forwarded.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	193 Execution date 202 Posting date 203 Requested execution date 209 Value date
2 380	Date/time/period	C	an..35	O	<Date>
2 379	Date/time/period format qualifier	C	an..3	O	102 CCYYMMDD

**Example:** DTM+202:20030622:102'

## BUS - Business function (D1)

## Segment group 10

**Function:** A segment specifying additional details regarding the individual credit, such as its business function.

**Use:** This segment is only used for transactions through TotalIN. It is used to specify whether the transaction is domestic or international.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the message:
C521	BUSINESS FUNCTION	C		N	
4 027	Business function qualifier	M	an..3		
4 025	Business function, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
4 022	Business description	C	an..70		
3 279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	R	DO Domestic payment IN International payment
4 487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	N	
C551	BANK OPERATION	C		N	
4 383	Bank operation, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
4 463	INTRA-COMPANY PAYMENT, CODED	C	an..3		

**Example:** BUS++DO'

## FII - Financial Institution Information (M2)

## Segment group 10

**Function:** A segment identifying the financial institutions and relevant account number associated with the transaction.

**Use:** The payer account number may not always be present, although this segment is mandatory in EDIFACT. Therefore an “empty” segment may be sent (see examples).

Intermediary bank (3035=I1) can only be present for international payments to Denmark or Sweden, or for PlusGiro transactions from the GiroDirekt service (PGD).

SWIFT code will be stated for payer’s bank if received by local clearinghouse/bank. Country code will only be stated on international transactions.

Agent or intermediary bank name (3192) will only be used for Intermediary bank in PlusGiro transactions from the GiroDirekt service (PGD).

For cash pool transactions this segment will contain the debit account of the transaction.

**Sweden:** For PlusGiro transactions from the GiroDirekt service (PGD), either payers PlusGiro number can be given with qualifier OR, or “agent” or intermediary bank name and PlusGiro number with qualifier II. I.e. only one FII segment will be sent.

For service TotalIN from PlusGiro, element 3434 can identify the payer’s bankgiro number or bank account (incl. PlusGiro account). The clearing code 9900 will identify payer’s bankgiro number and code 9962 a PlusGiro payer account. In case the payer account is not possible to identify this qualifier/element will be left blank.

If no account number is present an “empty” segment will be created according to above.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OR Ordered bank II Intermediary bank
C078	ACCOUNT IDENTIFICATION	C		D	
3 194	Account holder number	C	an..35	A	<Payer account number / bankgiro number>
3 192	Account holder name	C	an..35	D	<Agent or intermediary bank name>
3 192	Account holder name	C	an..35	N	
6 345	Currency, coded	C	an..3	N	
C088	INSTITUTION IDENTIFICATION	C		D	
3 433	Institution name identification	C	an..11	R	<SWIFT code >
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 434	Institution branch number	C	an..17	N	<Clearing code>
1 131	Code list qualifier	C	an..3	N	155 Automated clearing house
3 055	Code list responsible agency, coded	C	an..3	N	118 Swedish Bankers Association
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	D	<Country code>

Example with payer bankgiro number:  
FII+OR+4733016'+SE'

Example with payer bankgiro number or PlusGiro account number for service TotalIN, Sweden  
FII+OR+12345+:::9960:155:118+SE'

Example without payer account number:  
FII+OR'

Example international payment Norway:  
FII+OR++DNBANOKK+NO'

## Segment group 11 (R5)

**Function:** A group of segments containing references of other Messages and transactions, with relevant date(s)/time(s).

### RFF - Reference (M1)

### Segment group 11

**Function:** A segment identifying references of other Messages or transactions related to this transaction.

**Use:** Bank reference will be sent in RFF AIK if present. Originators reference for SEPA payments will be sent in RFF PQ.

If no reference number is received from clearing house, RFF ZZZ will be sent, with a reference based on the BGM reference of the CREMUL, the LIN and the SEQ counter.

*Denmark:* For direct debit transactions from BetalingsService agreement number will be stated in RFF ACD and beneficiary reference in RFF AFO (if used). For card transactions, chosen reference structure by customer will be stated in RFF AFO, if additional reference is provided it will be reported in RFF ACD. For international payments processed via Nordea Denmark Unitel system, RFF ACD will be present.

*Estonia:* Bank reference will always be present. Depending on payment type, additional references may be forwarded. If incoming reference payment service is used then RFF AFO and RFF ACD will always be sent.

*Finland:* Bank reference will always be present. For corrections of debit transactions, RFF ABO will contain the bank reference of the originating debit transaction.

*Latvia:* Bank reference will always be present. Depending on payment type, additional references may be forwarded. If incoming reference payment service is used then RFF AFO and RFF ACD will always be sent.

*Lithuania:* Bank reference will always be present. Depending on payment type, additional references may be forwarded

*Norway:* For international payments RFF ABO will always be sent, but no other references will be sent.

*Sweden:* For the service Dok-Tolk from PlusGiro, archive/image reference will be forwarded in RFF ACD.

For Bankgiro payments and PlusGiro payments through TotalIN without journal number, only RFF ZZZ will be sent.

For PlusGiro payments through TotalIN with journal number, RFF ABO will be sent with the journal number. If a bundled SEQ-level occurs (see SEQ segment in Seg. group 10) the

same RFF ACD will be repeated until the final SEQ-level from the same payer has been reported.

For card transactions, chosen reference structure by customer will be stated in RFF AFO, if additional reference is provided it will be reported in RFF ACD.

For international transactions bank reference will always be sent.

For returned items bank reference and original reference (RFF ABO) will be sent.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	ABO Originating reference ACD Other reference Archive/image reference (SE) Payers Unitel reference (DK) AEK Bankgiro note number (NO) Bank note number (FI) AFO Beneficiary's reference AHK Payer's reference number "Debetref" in AvtaleGiro (NO) AIK Bank reference KAK Kortartkode (DK) ZZZ Corporate eGateway reference (SE) PQ Originators SEPA reference
1 154	Reference number	C	an..35	R	<Reference>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+AFO:436500000006'

## Segment group 13 (M4)

**Function:** A group of segments identifying the monetary amounts and, if necessary, the currencies, exchange rate and date for the amount of the transaction.

### MOA - Monetary amount (M1)

### Segment group 13

**Function:** A segment giving the amount of the individual transaction.

**Use:** Amount posted to the account. Amount payable (9) is only used for direct debit transactions from BetalingsService in Denmark. Converted amount (36), original amount (98) and transfer amount (143) are only used for international payments. Currency is only used for international payments.

**Note:** Zero amount is possible, i.e. digit "0" may occur.

**Denmark:** For BetalingsService Amount payable (9) will contain the amount requested for payment in DIRDEB or equal payment means. Final posted amount (60) will contain the actual paid amount.

**Sweden:** For service TotalIN, if more than 9.999 invoices (DOC segment) are reported from a single payer, the aggregated amount will be present in the MOA segment in the final SEQ from the individual payer. In the previous SEQ levels from the same payer amount will be zero.  
**Note:** See also SEQ segment in Seg. group 10 and DOC segment in Seg. group 21.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	60 Final (posted) amount 9 Amount payable 36 Converted amount 98 Original amount 143 Transfer amount
5 004	Monetary amount	C	n..18	R	<Amount>
6 345	Currency, coded	C	an..3	D	<Currency>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

**Example:** MOA+60:1500.5'

## CUX - Currencies (D1)

## Segment group 13

Function: To specify currencies used in the transaction and relevant details for the rate of exchange.

Use: This segment contains the exchange rate when used with converted amount (MOA "36"). It can not be used with any other occurrences of MOA, but will always be present for converted amount.

Exchange rate will be stated with maximum 5 decimals.

Currency base denomination will only be stated for Denmark, Finland, Norway and Sweden.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C504	CURRENCY DETAILS	C		R	
6 347	Currency details qualifier	M	an..3	M	2 Reference currency
6 345	Currency, coded	C	an..3	R	<Payment (original) currency>
6 343	Currency qualifier	C	an..3	N	
6 348	Currency rate base	C	n..4	D	<Currency base denomination>
C504	CURRENCY DETAILS	C		R	
6 347	Currency details qualifier	M	an..3	M	3 Target currency
6 345	Currency, coded	C	an..3	R	<Credit currency>
6 343	Currency qualifier	C	an..3	N	
6 348	Currency rate base	C	n..4	N	
5 402	RATE OF EXCHANGE	C	n..12	R	<Exchange rate>
6 341	CURRENCY MARKET EXCHANGE, CODED	C	an..3	N	

Example: CUX+2:USD::1+3:SEK+0,14802'

## Segment group 14 (O2)

**Function:** A group of segments identifying the name and address of non-financial parties involved in the Message.

### NAD - Name and address (M1)

### Segment group 14

**Function:** A segment identifying the names and addresses of the parties associated with the exchange of the Message.

**Use:** This segment identifies the beneficiary (BE) or the payer (PL).

The party can be identified with an identification such as a customer number or an organisation number and/or name and address. For name in the Baltic countries, two lines of element 3036 may be sent.

**Denmark:** For reference payments no addresses are sent. For non-reference payments the payer's name and address are sent in an unstructured form in C058, the beneficiary's address is not sent.

For direct debit transactions through BetalingsService and through Leverandørservice only debtor (payer) information will be sent (PL). The debtor's identification with the creditor will be stated in element 3039. Debtor's name and address will not be sent.

**Estonia:** The name of the payer may be stated in element 3036 (70 positions). A payer identification may be forwarded in element 3039. If incoming reference payment service is used, only payer name identification will be forwarded in element 3036.

**Finland:** For reference payments only a 12 position payer name identification is forwarded from Finland. For card transactions, non reference payments and international payments the name of the payer may be stated (35 positions).

**Latvia:** The name of the payer may be stated in element 3036 (70 positions). A payer identification may be forwarded in element 3039. If incoming reference payment service is used, only payer name identification will be forwarded in element 3036.

**Lithuania:** The name of the payer may be stated in element 3036 (70 positions). A payer identification may be forwarded in element 3039.

**Norway:** Beneficiary's name and address as well as payer's name and address can be sent either in structured or unstructured form.

**Sweden:** For Bankgiro transactions payer's name and address are sent in structured form when present.

For direct debit transactions from Bankgiro the payer number is given in element 3039.

No beneficiary information is present for Bankgiro payments.

For PlusGiro payments through other services than TotalIN, and for international payments beneficiary's name can be given in element 3036 depending on service. Payer's name and address will be sent in unstructured form (C058) if available.

For PlusGiro payments through TotalIN (including international payments) Payer's name and address will be sent in structured form. Payer's organization number can also be given in element 3039. No beneficiary information is present for these payments.

For international payments beneficiary's organization number can be given in element 3039.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BE Beneficiary PL Payor
C082	PARTY IDENTIFICATION DETAILS	C		O	
3 039	Party id. identification	M	an..35	O	<Identification>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		D	
3 124	Name and address line	M	an..35	M	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
C080	PARTY NAME	C		D	
3036	Party name	M	an..35	M	<Name>
3036	Party name	C	an..35	D	<Name>
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3045	Party name format, coded	C	an..3	N	
C059	STREET	C		D	
3 042	Street and number/p.o. box	M	an..35	M	<Street>
3 042	Street and number/p.o. box	C	an..35	N	
3 042	Street and number/p.o. box	C	an..35	N	
3 042	Street and number/p.o. box	C	an..35	N	
3 164	CITY NAME	C	an..35	D	<City>
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	D	<Postcode>
3 207	COUNTRY, CODED	C	an..3	O	<Country>

Example: NAD+PL+5657581131++Bolaget AB+Storgatan 10+STOCKHOLM++11223+SE'

## Segment group 16 (O1)

**Function:** A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data.

**Use:** This segment group will be used for information on central bank reporting. The information will only be forwarded for international payments to Sweden (except for payments through TotalIN) and Norway.

### GIS - General indicator (M1)

### Segment group 16

**Function:** A segment identifying what processing should be completed for regulatory authorities.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C529	PROCESSING INDICATOR	M		M	
7 365	Processing indicator, coded	M	an..3	M	10 Declaration requested
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 187	Process type identification	C	an..17	N	

**Example:** GIS+10'

### FTX - Free text (R1)

### Segment group 16

**Function:** A segment giving information, in coded or clear form, to provide information relevant to regulatory authorities' requirements.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	REG Regulatory information
4 453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		O	
4 441	Free text, coded	M	an..3	M	<Central Bank Code>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C108	TEXT LITERAL	C		O	
4 440	Free text	M	an..70	M	<Text>
4 440	Free text	C	an..70	N	
4 440	Free text	C	an..70	N	
4 440	Free text	C	an..70	N	
4 440	Free text	C	an..70	N	
3 453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+REG++14+Fish export'

## Segment group 17 (O1)

**Function:** A group of segments providing full details of all charges or allowances, and associated taxes, which apply to a particular transaction.

**Use:** This segment group will be used for domestic reference payments for Denmark, including reference payments (FIK 71) through Nets BetalingsService, and for international payments to Denmark and Sweden.

### FCA - Financial charges allocation (M1)

### Segment group 17

**Function:** A segment specifying the method for allocation of charges and allowances.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	13 Charges paid by beneficiary
C878	CHARGE/ALLOWANCE ACCOUNT	C		N	
3 434	Institution branch number	M	an..17		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
3 194	Account holder number	C	an..35		
6 345	Currency, coded	C	an..3		

**Example:** FCA+13'

## Segment group 18 (R2)

**Function:** A group of segments providing a detailed breakdown of all charges (or allowances).

**Use:** This segment group is included in segment group 17 and will only be used for reference and direct debit payments from Denmark and for international payments to Sweden.

### ALC - Allowance or charge (M1)

### Segment group 18

**Function:** A segment providing full details of each charge (or allowance) for which the Payee is liable.

**Use:** Charge types MOD and REJ are only used for incoming reference payments from Denmark. Correction/phone fee (ZCF) and Service fee (ZSF) are used for international payments to Sweden and Denmark.

For Direct Debit transactions via BetalingsService charges can appear on reference payments (FIK 71), but charge type is not specified.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
5 463	ALLOWANCE OR CHARGE QUALIFIER	M	an..3	M	C Charge
C552	ALLOWANCE/CHARGE INFORMATION	C		O	
1 230	<i>Allowance or charge number</i>	C	an..35	N	
5 189	Charge/allowance description, coded	C	an..3	O	ZCF Correction/phone fee ZSF Service fee MOD Modulus control error REJ Error reading OCR number
4 471	SETTLEMENT, CODED	C	an..3	N	
1 227	<i>CALCULATION SEQUENCE INDICATOR, CODED</i>	C	an..3	N	
C214	<i>SPECIAL SERVICES IDENTIFICATION</i>	C		N	
7 161	<i>Special services, coded</i>	C	an..3		
1 131	<i>Code list qualifier</i>	C	an..3		
3 055	<i>Code list responsible agency, coded</i>	C	an..3		
7 160	<i>Special service</i>	C	an..35		
7 160	<i>Special service</i>	C	an..35		

**Example:** ALC+C'

## MOA - Monetary amount (R1)

## Segment group 18

Function: A segment identifying the amount of charges (or allowances).

Use: Charge currency will only be used for international payments.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	58 Fee amount
5 004	Monetary amount	C	n..18	R	<Charges amount>
6 345	Currency, coded	C	an..3	R	<Charge currency>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+58:100:SEK'

## Segment group 20 (O1)

**Function:** A group of segments containing the details of payment. The content of these segments is passed through the banking chain from the ordering customer to the beneficiary.

**Use:** This segment group is used for forwarding additional information from the ordering Customer to the beneficiary. The segment group will not be sent for Direct Debit transactions, except for Norway, where group 21 is sent with KID reference.

### PRC - Process identification (M1)

### Segment group 20

**Function:** A segment identifying the kind of process at the beneficiary's side.

**Use:** Processing of structured information (8) means that information will only be sent in the DOC segments, and not in the FTX segment in group 20. (Note that there is an additional FTX segment in group 21 which can occur together with the DOC segment).

Processing of both structured and unstructured information (10) means that both the FTX segment and the DOC segments can be present. NOTE: This is only used for non reference payments from Finland.

Processing of unstructured information (11) means that information will only be sent in the FTX segment, and no DOC segments will be present.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C242	PROCESS TYPE AND DESCRIPTION	M		M	
7 187	Process type identification	M	an..17	M	8 Processing of structured information 10 Processing of both structured and unstructured information 11 Processing of unstructured information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 186	Process type	C	an..35	N	
7 186	Process type	C	an..35	N	

**Example:** PRC+11'

## FTX - Free text (O5)

## Segment group 20

Function: A segment providing free text information from the ordering customer to the beneficiary.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	PMD Payment details/-remittance Information
4 453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		N	
4 441	Free text, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C108	TEXT LITERAL	C		R	
4 440	Free text	M	an..70	M	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
3 453	LANGUAGE, CODED	C	an..3	N	

Example: FTX+PMD+++Invoice 03-928, 2003-04-03'

## Segment group 21 (O9999)

**Function:** A group of segments providing details of all documents, e.g. invoices, to which the multiple credit advice refers.

**Use:** This segment group will only be used for domestic payments in Finland, Norway and Sweden, and for international payments to PlusGiro through Total IN.

**Sweden:** This segment group will always be present for all bankgiro transactions and for PlusGiro transactions through TotalIN, and for services TIPS (PTI) and Doktolk with TIPS format (PDT). It will not occur for other services.

### DOC - Document/Message details (M1)

### Segment group 21

**Function:** A segment identifying the reference document against which payment is being made.

**Use:** Document status (1373) is only used for Sweden. Document/Message source (1366) is only used for credit notes from Bankgiro, both through Bankgiro and TotalIN.

**Sweden:** Document status (1373) is set to 8 when Bankgirot has detected an error in the reference. This will only be given in transactions through Bankgiro Inbetalningar. Otherwise the field is blank.

For PlusGiro transactions other than through TotalIN no distinction between credit note and OCR credit note can be made, therefore all credit notes from PlusGiro will have code 381.

For PlusGiro and bankgiro transactions from TotalIN only 380 and 381 will be used, e.g. indication of structured references (OCR) cannot be provided. If more than 9.999 invoices (DOC segment) are reported from a single payer a new SEQ-level will be present including a sequential number indicating that reported invoices (in DOC segment) belong to the same single payment from the payer.

**Note:** See also SEQ segment in Seg. group 10 and MOA segment in Seg. group 13.

For all bankgiro transactions and for PlusGiro transactions through TotalIN element 1373 is set to 5 when the DOC segment is not a separate transaction, but an additional reference number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	M		M	
1001	Document/Message name, coded	C	an..3	R	YW3 OCR payment 420 OCR credit note 380 Commercial invoice 381 Credit note
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
1000	Document/Message name	C	an..35	N	
C503	DOCUMENT/MESSAGE DETAILS	C		A	
1004	Document/Message number	C	an..35	A	<Document number>
1373	Document/Message status, coded	C	an..3	D	8 Rejected 5 Additional reference information
1366	Document/Message source	C	an..35	D	XCT Total credit note – no rest exists XCP Part of credit note – rest exists XCR Rest of credit note used
3453	Language, coded	C	an..3	N	
3153	COMMUNICATION CHANNEL IDENTIFIER, CODED	C	an..3	N	
1220	NUMBER OF COPIES OF DOCUMENT REQUIRED	C	n..2	N	
1218	NUMBER OF ORIGINALS OF DOCUMENT REQUIRED	C	n..2	N	

Example credit note from Bankgirot:  
DOC+381+92874592::XCT'

## MOA - Monetary amount (O2)

## Segment group 21

Function: A segment giving the monetary amounts of each reference document.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/Amount payable 12 Amount remitted
5 004	Monetary amount	C	n..18	R	<Amount>
6 345	Currency, coded	C	an..3	N	
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+9:135.5'

## DTM - Date/time/period (O2)

## Segment group 21

Function: A segment specifying the date of the referenced document.

Use: Only used for Norway and Finland.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	138 Payment date 171 Invoice date
2 380	Date/time/period	C	an..35	R	<Date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+171:20000303:102'

## RFF- Reference (O5)

## Segment group 21

Function: A segment for the inclusion of any additional references related to the reference document.

*Finland:* If payer has given a customer number in the incoming payment it will be stated with qualifier IT.

*Sweden:* For incoming Bankgiro payments (except for direct debit transactions), RFF "AGJ" will always be sent. For payments through Bankgiro Inbetalningar, it will contain the transaction sequence number of the payment (bank reference). If archive/image information is stored at the clearinghouse, the very same reference (RFF+AGJ) will also be forwarded in RFF ACD.

For incoming payments through TotalIN RFF "AGJ" will contain the PlusGiro transaction sequence number. For DOC segments with extra references, which belong to the same transaction, this sequence number will be the same as for the main transaction. When archive/image information exists for this transaction, it will be identified by this reference.

For incoming Bankgiro payments through TotalIN RFF "PY" will contain the recipient bankgiro number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	ACD Archive/image reference (SE BGC) AGJ Single transaction sequence number (SE) IT Internal customer number (FI) PY Recipient bankgiro number (SE)
1 154	Reference number	C	an..35	R	<Reference number>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+AGJ:000000012345'

## FTX - Free text (O5)

## Segment group 21

**Function:** A segment providing free text information related to the payment details.

**Sweden:** This segment is used for Bankgiro transactions, transactions from TotalIN and for transactions from the service TIPS (PTI) and Doktolk with TIPS format (PDT). All five occurrences can be present.

From the services TIPS (PTI) and Doktolk with TIPS format (PDT) there can be free text, and/or semi structured information about credit notes in this FTX. Free text will be provided with qualifier PMD, and semi structured credit note information will be provided with qualifier AFN. The first two positions in the text element identify the type of credit note information, according to table below. The information starts in position 4 and is maximum 40 characters long.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	PMD Payment details/-remittance Information AFN Description of amount
4 453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		N	
4 441	Free text, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C108	TEXT LITERAL	C		R	
4 440	Free text	M	an..70	M	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
3 453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+PMD+++Invoice 03-928, 1999-04-03'

Information codes for TIPS (PTI) from PlusGiro.

Code	Type of information
BU	Original credit note amount (Amount post – credit)
BT	Previously used credit note amount (Amount post – debit)
BR	Remaining credit note amount (Amount post – credit)

Note: Information from PlusGiro sent with code BD is sent in DOC (380) & MOA segment. Information with code BK is sent in DOC (381) & MOA segment.

## Segment group 27 (O1)

Function: A group of segments indicating the end of the details of payment and specifying hash total amounts for control purposes.

### GIS - General indicator (M1)

### Segment group 27

Function: A segment identifying the end of the details of payment.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C529	PROCESSING INDICATOR	M		M	
7 365	Processing indicator, coded	M	an..3	M	37 Complete information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 187	Process type identification	C	an..17	N	

Example: GIS+37'

### CNT - Control Total (R1)

Function: A segment identifying the kind of control checks and the totals according to the coded form.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C270	CONTROL	M		M	
6069	Control qualifier	M	an..3	M	2 Number of line items in Message
6066	Control value	M	n..18	M	Total number of line items in Message
6411	Measure unit qualifier	C	an..3	N	

Example: CNT+2:12'

### UNT - Message trailer (M1)

Function: A service segment ending a Message, giving the total number of segments in the Message and the control reference number of the Message.

Use: The control reference number in element 0062 must be the same as in UNH, and the total number of segments in the Message, including UNH- and UNT-segments, must be stated in element 0074. The segment is used to verify a correctly transmitted Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0074	NUMBER OF SEGMENTS IN A MESSAGE	M	n..6	M	Total number of segments in the Message
0062	MESSAGE REFERENCE NUMBER	M	an..14	M	Message reference no

Example: UNT+20+1'