

Corporate eGateway

Examples – Direct debits

Denmark, Norway and Sweden

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1. DENMARK

1.1 Denmark – Direct debit Betalingsservice, automatic payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>DK01-000000101</MsgId>
      <CreDtTm>2015-02-16T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK01-000000101-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
          <!-- for BS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2015-02-16</ReqdColltnDt>
      <Cdtr>
        <Nm>NOTPROVIDED</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number -->
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
```

```

    <BIC>NDEADKKK</BIC>
  </FinInstnId>
</CdtrAgt>
<CdtrSchmId>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>11223</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
      <!--Debtor Group Number-->
      <Othr>
        <Id>00123</Id>
        <SchmeNm>
          <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <!--Customer reference-->
    <InstrId>DK01-000000101-0101-IID</InstrId>
    <EndToEndId>DK01-000000101-0101-E2E</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">1.10</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>900800700</MndtId>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <!--Debtor with bulding number to be combined with StreetName-->
  <Dbtr>
    <Nm>Debtor Customer</Nm>
    <PstlAdr>
      <StrtNm>Street Name</StrtNm>
      <BldgNb>16</BldgNb>
      <TwnNm>Town</TwnNm>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <!--Debtor's payor number -->
    <Id>
      <OrgId>
        <Othr>
          <Id>1177889</Id>
          <SchmeNm>
            <Cd>CUST</Cd>

```

```

        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Strd>
    <!--Creditor reference -->
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>900002525225</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

1.2 Denmark – Direct debit Betalingsservice, transfer forms

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>DK02-000000102</MsgId>
      <CreDtTm>2015-02-16T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK02-000000103-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>PSEP</Prtry>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
          <!-- for BS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2015-02-16</ReqdColltnDt>
      <Cdtr>
        <Nm>NOTPROVIDED</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number -->
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEADKKK</BIC>
        </FinInstnId>
      </CdtrAgt>
```

```

<CdtrSchmId>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>11223</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
      <!--Debtor Group Number-->
      <Othr>
        <Id>00123</Id>
        <SchmeNm>
          <Prtry>DebtorGroupNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <!--Customer reference-->
    <InstrId>DK02-000000303-0101-IID</InstrId>
    <EndToEndId>DK02-000000303-0101-E2E</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">2.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>900800700</MndtId>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <!--Debtor with bulding number to be combined with StreetName-->
  <Dbtr>
    <Nm>Debtor 1</Nm>
    <PstlAdr>
      <StrtNm>Street Name</StrtNm>
      <BldgNb>16</BldgNb>
      <TwnNm>Town</TwnNm>
      <Ctry>DK</Ctry>
    </PstlAdr>
    <!--Debtor's payor number -->
    <Id>
      <OrgId>
        <Othr>
          <Id>1177889</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
</DrctDbtTxInf>

```

```

    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Ustrd>Text1 Text2 Text3 Text4 Text5 Text6 Text7 Text8</Ustrd>
    <Ustrd>Text9 Text10 Text11 Text12 Text13 Text14 Text15 Text16</Ustrd>
    <Strd>
      <!--Creditor reference -->
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>900002525225</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitt>
</Document>

```

1.3 Denmark – Direct debit LeverandørService

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>DK03-000000101</MsgId>
      <CreDtTm>2015-02-16T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK03-000000101-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
          <!-- for LS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2015-02-16</ReqdColltnDt>
      <Cdtr>
        <Nm>A/S Creditor</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>21001234567890</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
          <!--Creditor's account-number -->
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEADKKK</BIC>
        </FinInstnId>
      </CdtrAgt>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

```

<CdtrSchmId>
  <Id>
    <OrgId>
      <!--Creditor number-->
      <Othr>
        <Id>1122334455</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>DK03-000000101-0101-IID</InstrId>
    <EndToEndId>DK03-000000101-0101-ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">30.03</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>PAYOR CUSTOMER</Nm>
    <PstlAdr>
      <Ctry>DK</Ctry>
      <AdrLine>GADE 2 </AdrLine>
      <AdrLine>AARHUS</AdrLine>
    </PstlAdr>
    <!--Debtor's identification with Creditor-->
    <Id>
      <OrgId>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

1.4 Denmark – Direct debit LeverandørService using creditor account IBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>DK04-000000201</MsgId>
      <CreDtTm>2015-02-16T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <!--Direct debit reference -->
      <PmtInfId>DK04-000000201-0101-PID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
          <!-- for LS-->
        </LclInstrm>
      </PmtTpInf>
      <!--Collection date -->
      <ReqdColltnDt>2015-02-16</ReqdColltnDt>
      <Cdtr>
        <Nm>A/S Creditor</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <!--Creditor's account-number IBAN -->
          <IBAN>DK0021001234567890</IBAN>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEADKKK</BIC>
        </FinInstnId>
      </CdtrAgt>
      <CdtrSchmd>
        <Id>
          <OrgId>
            <!--Creditor number-->

```

```
<Othr>
  <Id>1122334455</Id>
  <SchmeNm>
    <Prtry>CreditorNo</Prtry>
  </SchmeNm>
</Othr>
</OrgId>
</Id>
</CdtrSchmeld>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>DK04-000000201-0101-IID</InstrId>
    <EndToEndId>DK04-000000201-0101-ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="DKK">40.04</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>PAYOR CUSTOMER</Nm>
    <PstlAdr>
      <Ctry>DK</Ctry>
      <AdrLine>GADE 2 </AdrLine>
      <AdrLine>AARHUS</AdrLine>
    </PstlAdr>
    <!--Debtor's identification with Creditor-->
    <Id>
      <OrgId>
        <Othr>
          <Id>1234567</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

1.5 Denmark – Cancellation of direct debit

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA02-0000000201</Id>
      <Assgnr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgnr>
      <!--Assignee, use always NDEASESS-->
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrlyg>
      <OrgnlPmtInfAndCxl>
        <!--Unique payment cancellation Payment Information identification-->
        <PmtCxlId>CA02-00000002-01</PmtCxlId>
        <!--Original Credit level identification -->
        <OrgnlPmtInfId>NO01-000000101_01</OrgnlPmtInfId>
        <!--Transaction information-->
        <TxInf>
          <!--Original Instruction Identification-->
          <OrgnlInstrId>NO01-000000101_0101</OrgnlInstrId>
          <!--Cancellation reason - CUST Requested by Customer-->
          <CxlRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxlRsnInf>
          <!--Original transaction reference-->
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="NOK">1.0</InstdAmt>
            </Amt>
            <CdtrSchmld>
              <Id>
                <OrgId>
                  <Othr>
```

```

        <Id>10987</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<PmtTplnf>
  <SvcLvl>
    <Cd>NURG</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
</PmtTplnf>
<!--Agreement number-->
<MndtRltdInf>
  <MndtId>123456789</MndtId>
</MndtRltdInf>
<!--Creditor Agent-->
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEANOKK</BIC>
  </FinInstnId>
</CdtrAgt>
<!--Creditor Account-->
<CdtrAcct>
  <Id>
    <Othr>
      <Id>12345678901</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

1.6 Denmark – Acceptance of cancellation of direct debit

Message is similar for the other countries as well. Creditor Agent varies per country.

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.03">
  <RsltnOfInvstgtn>
    <Assgnmt>
      <Id>XML4509201504161511424</Id>
      <Assgnr>
        <Agt>
          <FinInstnId>
            <Othr>
              <Id>NORDEAPROD</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </FinInstnId>
        </Agt>
      </Assgnr>
      <Assgne>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgne>
      <CreDtTm>2015-04-16T13:11:41Z</CreDtTm>
    </Assgnmt>
    <Sts>
      <Conf>INFO</Conf>
    </Sts>
    <CxlDtIs>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfCxlId>CA02-00000002-01</OrgnlPmtInfCxlId>
        <OrgnlPmtInfId>NOTPROVIDED</OrgnlPmtInfId>
        <OrgnlGrpInf>
          <OrgnlMsgId>CA03-0000000201</OrgnlMsgId>
          <OrgnlMsgNmId>camt.055.001.01</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <TxInfAndSts>
          <OrgnlInstrId>DK01-000000101-0101-IID</OrgnlInstrId>
          <TxCxlSts>ACCR</TxCxlSts>
          <OrgnlTxRef>
            <CdtrAgt>
              <FinInstnId>
                <BIC>NDEADKKK</BIC>
              </FinInstnId>
            </CdtrAgt>
          </OrgnlTxRef>
        </TxInfAndSts>
      </OrgnlPmtInfAndSts>
    </CxlDtIs>
  </RsltnOfInvstgtn>
</Document>
```

```

        </CdtrAgt>
      </OrgnlTxRef>
    </TxInfAndSts>
  </OrgnlPmtInfAndSts>
</CxlDtls>
</RsltnOfInvstgtn>
</Document>

```

1.7 Denmark – Rejection of cancellation of direct debit

Message is similar for the other countries as well. Creditor Agent varies per country.

```

<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.03">
  <RsltnOfInvstgtn>
    <Assgnmt>
      <Id>XML4509201504161512385</Id>
      <Assgnr>
        <Agt>
          <FinInstnId>
            <Othr>
              <Id>NORDEAPROD</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </FinInstnId>
        </Agt>
      </Assgnr>
      <Assgne>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgne>
      <CreDtTm>2015-04-16T13:12:38Z</CreDtTm>
    </Assgnmt>
    <Sts>
      <Conf>INFO</Conf>
    </Sts>
    <CxlDtls>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfCxlId>CA02-00000002-01</OrgnlPmtInfCxlId>
        <OrgnlPmtInfId>NOTPROVIDED</OrgnlPmtInfId>
        <OrgnlGrpInf>
          <OrgnlMsgId>CA03-0000000201</OrgnlMsgId>

```

```

    <OrgnlMsgNmId>camt.055.001.01</OrgnlMsgNmId>
  </OrgnlGrpInf>
  <TxInfAndSts>
    <OrgnlInstrId>DK01-000000101-0101-IID</OrgnlInstrId>
    <TxCxlSts>RJCR</TxCxlSts>
    <CxlStsRsnInf>
      <Rsn>
        <Prtry>NARR</Prtry>
      </Rsn>
      <AddtlInf>123456 CANCELLATION REJECTION REASON</AddtlInf>
    </CxlStsRsnInf>
    <OrgnlTxRef>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEADKKK</BIC>
        </FinInstnId>
      </CdtrAgt>
    </OrgnlTxRef>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CxlDtIs>
</RsltOfInvstgtn>
</Document>
  
```

1.8 Denmark – New mandate Betalingsservice

Debtor ids with private id and debtor account account in BBAN format. Account can also be given using IBAN.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01 pain.009.001.01.xsd">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_03_New_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-04-01</FrDt>
        </Drtn>
      </Ocrncs>
      <CdtrSchmeId>
        <!--Creditor number-->
        <Id>
          <OrgId>
            <Othr>
              <Id>12345678</Id>
              <SchmeNm>
                <Prtry>BSno</Prtry>
              </SchmeNm>
            </Othr>
          <!--Debtor Group Number-->
          <Othr>
            <Id>00310</Id>
            <SchmeNm>
              <Prtry>DebtorGroupNo</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrSchmeId>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```

    </SchmeNm>
  </Othr>
</OrgId>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>Creditor AB</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <!-- Creditor's account number -->
      <Id>21001234567890</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Debtor Private</Nm>
  <PstlAdr>
    <StrtNm>Kung Strand 45</StrtNm>
    <PstCd>020202</PstCd>
    <TwnNm>AARHUS</TwnNm>
  </PstlAdr>
  <Id>
    <!-- Debtors Id with the Creditor -->
    <PrvtId>
      <Othr>
        <Id>12345678912345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtors Official private Id-->
    <Othr>
      <Id>0606111234</Id>
      <SchmeNm>
        <Cd>SOSE</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>2143112233445</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>

```

```

        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <Othr>
          <Id>NOTPROVIDED</Id>
        </Othr>
      </FinInstnId>
    </DbtrAgt>
  </Mndt>
</MndtInitnReq>
</Document>

```

1.9 Denmark – New mandate LeverandørService

Debtor ids with organisation id and debtor account account in IBAN format. Account can also be given using BBAN.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01 pain.009.001.01.xsd">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_04_New_R03</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-04-01</FrDt>
        </Drtn>
      </Ocrncs>
    </Mndt>
  </MndtInitnReq>
</Document>

```

```
</Ocrncs>
<CdtrSchmeld>
  <!--Creditor number-->
  <Id>
    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <!-- Will be ignored -->
  <Nm>Creditor AB</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DK0021001234567890</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Nm>Debtor Customer</Nm>
  <Id>
    <!-- Debtors Id with the Creditor -->
    <OrgId>
      <Othr>
        <Id>12345678912345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!-- Debtors Official Id -->
    <Othr>
      <Id>12345678</Id>
      <SchmeNm>
        <Cd>TXID</Cd>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DK992143112233445</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
```

```

    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>

```

1.10 Denmark – Cancel mandate Betalingsservice

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.011.001.01 pain.011.001.01.xsd">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_07_Can_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <!--Cancellation/amendment requested by the creditor-->
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
      <OrgnlMndt>
        <OrgnlMndt>
          <!--Agreement number -->
          <MndtId>123456789</MndtId>
          <Tp>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Frqcy>MNTH</Frqcy>
            <Drtn>
              <FrDt>2015-04-01</FrDt>
              <ToDt>2015-04-01</ToDt>
            </Drtn>
          </Ocrncs>

```

```

<CdtrSchmId>
  <!--Creditor number -->
  <Id>
    <OrgId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Prtry>BSno</Prtry>
        </SchmeNm>
      </Othr>
    <!--Debtor group number -->
    <Othr>
      <Id>12345</Id>
      <SchmeNm>
        <Prtry>DebtorGroupNo</Prtry>
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</CdtrSchmId>
<Cdtr>
  <Nm>XML bolaget</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <!-- Creditor's account number mandatory -->
      <Id>21001166220533</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEADKKK</BIC>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <!-- Name and address will be ignored -->
  <Nm>Payor</Nm>
  <PstlAdr>
    <StrtNm>Stroget 35</StrtNm>
    <PstCd>010101</PstCd>
    <TwnNm>COPENHAGEN</TwnNm>
  </PstlAdr>
  <Id>
    <!-- Debtors payer number - Debtor's Id with Creditor -->
    <PrvtId>
      <Othr>
        <Id>123456789012345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    <!--Debtor's official Id -->
    <Othr>

```

```

        <Id>0033774433</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<!--Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>3100310031113</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>NOTPROVIDED</BIC>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>
</MndtCxlReq>
</Document>

```

1.11 Denmark – Cancel mandate LeverandørService

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.011.001.01 pain.011.001.01.xsd">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2015-03-25_DK_08_Can_R01</MsgId>
      <CreDtTm>2015-03-25T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <!--Cancellation/amendment requested by the creditor-->
          <Cd>MD17</Cd>
        </Rsn>
      </CxlRsn>
    </UndrlygCxlDtls>
  </MndtCxlReq>
</Document>

```

```
</Rsn>
</CxlRsn>
<OrgnlMndt>
  <OrgnlMndt>
    <!--Will be ignored-->
    <MndtId>NOTPROVIDED</MndtId>
    <Tp>
      <SvcLvl>
        <Cd>NURG</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Frqcy>MNTH</Frqcy>
      <Drtn>
        <FrDt>2015-04-01</FrDt>
        <ToDt>2015-04-01</ToDt>
      </Drtn>
    </Ocrncs>
    <CdtrSchmeld>
      <!--Creditor number -->
      <Id>
        <OrgId>
          <Othr>
            <Id>23145</Id>
            <SchmeNm>
              <Prtry>CreditorNo</Prtry>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </CdtrSchmeld>
    <Cdtr>
      <Nm>XML bolaget</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <!-- Creditor's account number mandatory -->
        <IBAN>FI9921001166220533</IBAN>
      </Id>
    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BIC>NDEADKKK</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Dbtr>
      <!-- Name and address will be ignored -->
      <Nm>Payor</Nm>
      <PstlAdr>
        <StrtNm>Stroget 35</StrtNm>
        <PstCd>010101</PstCd>
        <TwnNm>COPENHAGEN</TwnNm>
      </PstlAdr>
    </Id>
```

```

<!-- Debtors payer number - Debtor's Id with Creditor -->
<OrgId>
  <Othr>
    <Id>1122334</Id>
    <SchmeNm>
      <Cd>CUST</Cd>
    </SchmeNm>
  </Othr>
  <!--Debtor's official Id Nets number -->
  <Othr>
    <Id>33778888</Id>
    <SchmeNm>
      <Cd>TXID</Cd>
    </SchmeNm>
  </Othr>
</OrgId>
</Id>
</Dbtr>
<!--Debtor's account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>3100310031113</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>NOTPROVIDED</BIC>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygCxlDtls>
</MndtCxlReq>
</Document>

```

1.12 Denmark – Mandate acceptance and mandate list

Example of acceptance of new mandate and cancellation of mandate, and list of open mandates using mandate acceptance report message.

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150326135202653</MsgId>
      <CreDtTm>2015-03-26T12:52:02Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <!--Acceptance of new mandate LS-->
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>B2B</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Drtn>
              <FrDt>2015-02-10</FrDt>
            </Drtn>
          </Ocrncs>
          <CdtrSchmeId>
            <Id>
              <OrgId>
                <Othr>
                  <Id>12345</Id>
                </Othr>
              </OrgId>
            </Id>
          </CdtrSchmeId>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```
<SchmeNm>
  <Prtry>CreditorNo</Prtry>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<!--Acceptance of cancellation of mandates-->
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>pain.011.001.01</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>true</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
```

```

<Tp>
  <LclInstrm>
    <Cd>B2B</Cd>
  </LclInstrm>
</Tp>
<Ocrncs>
  <SeqTp>RCUR</SeqTp>
  <Drtn>
    <FrDt>2015-02-09</FrDt>
    <ToDt>2015-02-09</ToDt>
  </Drtn>
</Ocrncs>
<CdtrSchmeld>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Prtry>CreditorNo</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</CdtrSchmeld>
<Cdtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>34567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  
```

```
</FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<!--List of open mandates-->
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>Mandate Status List</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>true</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
      <MndtReqId>ON REQUEST</MndtReqId>
      <Tp>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-02-10</FrDt>
        </Drtn>
      </Ocrncs>
      <CdtrSchmeld>
        <Id>
          <OrgId>
            <Othr>
              <Id>12345</Id>
              <SchmeNm>
                <Prtry>CreditorNo</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </CdtrSchmeld>
      <Cdtr>
        <Id>
          <OrgId>
            <Othr>
              <Id>12345</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>NDEADKKK</BICFI>
        </FinInstnId>
      </CdtrAgt>
```

```
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>56789012</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>Mandate Status List</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>true</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
      <MndtReqId>ON REQUEST</MndtReqId>
    <Tp>
      <LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
    <Drtn>
      <FrDt>2015-02-10</FrDt>
    </Drtn>
  </Ocrncs>
  <CdtrSchmeld>
    <Id>
      <OrgId>
        <Othr>
          <Id>12345</Id>
          <SchmeNm>
            <Prtry>CreditorNo</Prtry>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </CdtrSchmeld>
</Cdtr>
```

```

    <Id>
      <OrgId>
        <Othr>
          <Id>12345</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>NDEADKKK</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>78901234</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
</MndtAcptncRpt>
</Document>

```

1.13 Denmark – Rejection of new or cancellation of mandate

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150223134530577</MsgId>
      <CreDtTm>2015-02-23T12:45:30Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <AcptncRslt>
        <Acptd>false</Acptd>
        <RjctRsn>
          <Cd>NARR</Cd>
        </RjctRsn>
        <AddtlRjctRsnInf>123456 NARRATIVE TEXT.</AddtlRjctRsnInf>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <CdtrSchmeId>
            <Id>
              <OrgId>
                <Othr>
                  <Id>00011122</Id>
                  <SchmeNm>
                    <Prtry>BSno</Prtry>
                  </SchmeNm>
                </Othr>
                <Othr>
                  <Id>00100</Id>
                  <SchmeNm>
                    <Prtry>DebtorGroupNo</Prtry>
                  </SchmeNm>
                </Othr>
              </Id>
            </OrgId>
          </CdtrSchmeId>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```

    </SchmeNm>
  </Othr>
</OrgId>
</Id>
</CdtrSchmeld>
<Cdtr>
  <Nm>NOTPROVIDED</Nm>
</Cdtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEADKKK</BICFI>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>1122336</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcceptncDtls>
</MndtAcceptncRpt>
</Document>

```

2. NORWAY – Direct debits (Avtalegiro through Nets)

2.1 Norway – Direct debit including account number BBAN

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>NO01-000000101</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>NO01-000000101_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr>
        <Nm>Customer</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678901</Id>
            <SchmeNm>
              <Cd>BBAN</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEANOKK</BIC>
        </FinInstnId>
      </CdtrAgt>
      <DrctDbtTxInf>
        <PmtId>
```

```

    <InstrId>NO01-000000101_0101</InstrId>
    <EndToEndId>NO01-000000101_0101ETE</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="NOK">1.00</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Tp>
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>1105060500801101</Ref>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

2.2 Norway – Direct debit including account number IBAN

The example also contains reference number “Fremmedreferense” and unstructured remittance information.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>NO02-000000201</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CTDBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>NO02-000000201_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr>
        <Nm>Customer</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>NO9912345678901</IBAN>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEANOKK</BIC>
        </FinInstnId>
      </CdtrAgt>
      <DrctDbtTxInf>
        <PmtId>
          <InstrId>NO02-000000201_0101</InstrId>
          <EndToEndId>NO02-000000201_0101ETE</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="NOK">2.00</InstdAmt>
```

```

<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RltdRmtInf>
  <RmtId>1234567890</RmtId>
</RltdRmtInf>
<RmtInf>
  <Strd>
    <!--Unique Creditor reference KID-->
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>110506050080</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
  
```

2.3 Norway – Cancellation of direct debit

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
  instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA02-0000000201</Id>
      <Assgnr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrlyg>
      <OrgnlPmtInfAndCxl>
        <PmtCxlId>CA02-00000002-01</PmtCxlId>
        <OrgnlPmtInfId>NO01-000000101_01</OrgnlPmtInfId>
        <TxInf>
          <OrgnlInstrId>NO01-000000101_0101</OrgnlInstrId>
          <CxlRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxlRsnInf>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="NOK">1.0</InstdAmt>
            </Amt>
            <PmtTpInf>
              <SvcLvl>
                <Cd>NURG</Cd>
              </SvcLvl>
              <LclInstrm>
                <Cd>CORE</Cd>
              </LclInstrm>
            </PmtTpInf>
            <CdtrAgt>
              <FinInstnId>
                <BIC>NDEANOKK</BIC>
```

```
</FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>12345678901</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>
```

2.4 Norway – Acceptance of new mandate

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920140716145713786</MsgId>
      <CreDtTm>2014-07-16T12:57:13Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr/>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>60050040033</Id>
                <SchmeNm>
                  <Cd>BBAN</Cd>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
            <FinInstnId>
              <BICFI>NDEANOKK</BICFI>
            </FinInstnId>
          </CdtrAgt>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```

</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>500006000008000044445241</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnIMndt>
</OrgnIMndt>
</UndrlygAcceptncDtls>
</MndtAcceptncRpt>
</Document>
  
```

2.5 Norway – Cancellation of mandate

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920140716151523788</MsgId>
      <CreDtTm>2014-07-16T13:15:23Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.011.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr/>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>60050040033</Id>
                <SchmeNm>
                  <Cd>BBAN</Cd>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
            <FinInstnId>
              <BICFI>NDEANOKK</BICFI>
            </FinInstnId>
          </CdtrAgt>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```

</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>500006000044445241</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcceptncDtls>
</MndtAcceptncRpt>
</Document>
  
```

3. SWEDEN – Direct debits (Autogiro through Bankgiro)

3.1 Sweden – Direct debit including payor identification private

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>SE01-000000101</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>SE01-000000101_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr/>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1231231</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
        </FinInstnId>
      </CdtrAgt>
      <DrctDbtTxInf>
        <PmtId>
          <InstrId>SE01-000000101_0101</InstrId>
          <EndToEndId>SE01-000000101_0101_ETE</EndToEndId>
```

```

</PmtId>
<InstdAmt Ccy="SEK">1.0</InstdAmt>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>190001015585</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>11112020201111</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
  
```

3.2 Sweden – Direct debit including payor identification organisation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>SE02-000000201</MsgId>
      <CreDtTm>2015-01-01T07:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>SE02-000000201_01</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdColltnDt>2015-01-01</ReqdColltnDt>
      <Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>1231231</Id>
              <SchmeNm>
                <Prtry>BGNR</Prtry>
              </SchmeNm>
            </Othr>
          </Id>
        </CdtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </CdtrAgt>
      </Cdtr>
      <DrctDbtTxInf>
        <PmtId>
          <InstrId>SE02-000000201_0101</InstrId>
          <EndToEndId>SE02-000000201_0101_ETE</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="SEK">2.0</InstdAmt>
```

```

<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>005566771234</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
</DbtrAcct>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>22222020202222</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
  
```

3.3 Sweden – Direct debit reversal, debtor is an organisation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02 pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>SE06-R00010601</MsgId>
      <CreDtTm>2015-01-01T09:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>0.6</CtrlSum>
      <GrpRvsl>false</GrpRvsl>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>SE06-0000012R2</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
      <RvslPmtInfId>SE06-R00010601_01</RvslPmtInfId>
      <OrgnlPmtInfId>SE06-R00010601_01_Orig</OrgnlPmtInfId>
      <TxInf>
        <RvslId>SE06-R00010601_0101</RvslId>
        <RvslInstAmt Ccy="SEK">0.6</RvslInstAmt>
        <RvslRsnInf>
          <Rsn>
            <Cd>MS02</Cd>
          </Rsn>
        </RvslRsnInf>
        <OrgnlTxRef>
          <ReqdColltnDt>2015-01-01</ReqdColltnDt>
        </OrgnlTxRef>
        <PmtTpInf>
          <SvcLvl>
            <Cd>NURG</Cd>
          </SvcLvl>
          <LclInstrm>
            <Cd>CORE</Cd>
          </LclInstrm>
        </PmtTpInf>
        <RmtInf>
          <Strd>
            <CdtrRefInf>
              <Tp>
                <CdOrPrtry>
                  <Cd>SCOR</Cd>
                </CdOrPrtry>
              </Tp>
            </CdtrRefInf>
          </Strd>
        </RmtInf>
      </TxInf>
    </OrgnlPmtInfAndRvsl>
  </CstmrPmtRvsl>
</Document>
```

```

    </CdOrPrtry>
  </Tp>
  <Ref>6633115113366</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
<Dbtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>005566771234</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEASESS</BIC>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>

```

3.4 Sweden – Direct debit reversal, debtor is a private

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02 pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>SE07-R00010701</MsgId>
      <CreDtTm>2015-01-01T09:30:47Z</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>7.0</CtrlSum>
      <GrpRvsl>false</GrpRvsl>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>SE07-R00010701-Orig</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
      <RvslPmtInfId>SE07-R00010701_01</RvslPmtInfId>
      <OrgnlPmtInfId>SE07-R00010701_01_Orig</OrgnlPmtInfId>
      <TxInf>
        <RvslId>SE07-R00010701_0101</RvslId>
        <OrgnlInstrId>SE07-R00010701_0101</OrgnlInstrId>
        <OrgnlEndToEndId>SE07-R00010701_0101_ETE</OrgnlEndToEndId>
        <RvsdInstdAmt Ccy="SEK">7.0</RvsdInstdAmt>
        <RvslRsnInf>
          <Rsn>
            <Cd>MS02</Cd>
          </Rsn>
        </RvslRsnInf>
        <OrgnlTxRef>
          <ReqdColltnDt>2015-01-01</ReqdColltnDt>
          <PmtTpInf>
            <SvcLvl>
              <Cd>NURG</Cd>
            </SvcLvl>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </PmtTpInf>
          <RmtInf>
            <Strd>
              <CdtrRefInf>
                <Tp>
                  <CdOrPrtry>
```

```

        <Cd>SCOR</Cd>
      </CdOrPrtry>
    </Tp>
    <Ref>771151177</Ref>
  </CdtrRefInf>
</Strd>
</RmtInf>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>190001016008</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEASESS</BIC>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>

```

3.5 Sweden – Cancellation of direct debit

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:n1="http://www.w3.org/2001/XMLSchema-
  instance" n1:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>CA01-0000000101</Id>
      <Assgnr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>CDTBOLAGET</Id>
                <SchmeNm>
                  <Cd>CUST</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>NDEASESS</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2015-01-01T10:17:32</CreDtTm>
    </Assgnmt>
    <Undrlyg>
      <OrgnlPmtInfAndCxl>
        <PmtCxlId>CA01-00000001-01</PmtCxlId>
        <OrgnlPmtInfId>SE01-000000101_01</OrgnlPmtInfId>
        <TxInf>
          <OrgnlInstrId>SE01-000000101_0101</OrgnlInstrId>
          <CxlRsnInf>
            <Rsn>
              <Cd>CUST</Cd>
            </Rsn>
          </CxlRsnInf>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="SEK">1.0</InstdAmt>
            </Amt>
            <PmtTpInf>
              <SvcLvl>
                <Cd>NURG</Cd>
              </SvcLvl>
              <LclInstrm>
                <Cd>CORE</Cd>
              </LclInstrm>
            </PmtTpInf>
            <CdtrAgt>
              <FinInstnId>

```

```

    <BIC>NDEASESS</BIC>
  </FinInstnId>
</CdtrAgt>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1231231</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>
  
```

3.6 Sweden – New mandate for private person using debit account BBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2015-02-03_SE_01_New_R01</MsgId>
      <CreDtTm>2015-02-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
      </Ocrncs>
      <Cdtr>
        <Nm>XML Bolaget AB</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Dbtr>
        <Nm>NACKE JOHANSON</Nm>
        <PstlAdr>
          <StrtNm>Kung Karl 35</StrtNm>
          <PstCd>010101</PstCd>
          <TwnNm>STOCKHOLM</TwnNm>
        </PstlAdr>
      </Dbtr>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```

</PstlAdr>
<Id>
  <PrvtId>
    <Othr>
      <Id>1234567890</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
    <Othr>
      <Id>195501011234</Id>
      <SchmeNm>
        <Cd>SOSE</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>60509123456789</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>

```

3.7 Sweden – New mandate for private person using debit account IBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2015-02-03_SE_01_New_R01</MsgId>
      <CreDtTm>2015-02-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
      </Ocrncs>
      <Cdtr>
        <Nm>XML Bolaget AB</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Dbtr>
        <Nm>NACKE JOHANSON</Nm>
        <PstlAdr>
          <StrtNm>Kung Karl 35</StrtNm>
          <PstCd>010101</PstCd>
          <TwnNm>STOCKHOLM</TwnNm>
        </PstlAdr>
      </Dbtr>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```

</PstlAdr>
<Id>
  <PrvtId>
    <Othr>
      <Id>1234567890</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
    <Othr>
      <Id>195501011234</Id>
      <SchmeNm>
        <Cd>NIDN</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SE9960509123456789</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>
  
```

3.8 Sweden – New mandate for an organisation using debit account BBAN

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>MDT 2015-02-03_SE_02_New_R01</MsgId>
      <CreDtTm>2015-02-03T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDTBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>NOTPROVIDED</MndtReqId>
      <Tp>
        <SvcLvl>
          <Cd>NURG</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>B2B</Cd>
        </LclInstrm>
      </Tp>
      <Ocrncs>
        <SeqTp>RCUR</SeqTp>
        <Drtn>
          <FrDt>2015-02-20</FrDt>
        </Drtn>
      </Ocrncs>
      <Cdtr>
        <Nm>XML Bolaget AB</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
            <SchmeNm>
              <Prtry>BGNR</Prtry>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>NDEASESS</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Dbtr>
        <Nm>Payer Company AB</Nm>
      </Dbtr>
    </Mndt>
  </MndtInitnReq>
</Document>
```

```

    <PstlAdr>
      <StrtNm>Storeplan 11</StrtNm>
      <PstCd>010101</PstCd>
      <TwnNm>STOCKHOLM</TwnNm>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>101202303404</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>005566771234</Id>
          <SchmeNm>
            <Cd>TXID</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>60601123456789</Id>
        <SchmeNm>
          <Cd>BBAN</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
</Mndt>
</MndtInitnReq>
</Document>
  
```

3.9 Sweden – Acceptance of new mandate and acceptance of cancellation of mandate

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150202145753295</MsgId>
      <CreDtTm>2015-02-02T13:57:53Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Drtn>
              <FrDt>2014-08-15</FrDt>
            </Drtn>
          </Ocrncs>
          <Cdtr>
            <Id>
              <OrgId>
                <Othr>
                  <Id>0001112233</Id>
                  <SchmeNm>
                    <Cd>CUST</Cd>
                  </SchmeNm>
                </Othr>
              </OrgId>
            </Id>
          </Cdtr>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```

        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>0001112233</Id>
        <SchmeNm>
          <Cd>BGNR</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>NDEASESS</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>196109013344</Id>
          <SchmeNm>
            <Cd>SOSE</Cd>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>1010101012003</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>6669000111122333</Id>
        <SchmeNm>
          <Cd>BBAN</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcceptncDtls>
<UndrlygAcceptncDtls>

```

```

<OrgnlMsgInf>
  <MsgId>DEBTORINITIATED</MsgId>
  <MsgNmId>pain.011.001.01</MsgNmId>
</OrgnlMsgInf>
<AcptncRslt>
  <Acptd>true</Acptd>
</AcptncRslt>
<OrgnlMndt>
  <OrgnlMndt>
    <MndtId>NOTPROVIDED</MndtId>
    <Tp>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Drtn>
        <FrDt>2014-08-15</FrDt>
        <ToDt>2014-08-15</ToDt>
      </Drtn>
    </Ocrncs>
    <Cdtr>
      <Id>
        <OrgId>
          <Othr>
            <Id>0001112233</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>0001112233</Id>
          <SchmeNm>
            <Cd>BGNR</Cd>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>NDEASESS</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Dbtr>
      <Id>
        <PrvtId>
          <Othr>
            <Id>198808088877</Id>
            <SchmeNm>
              <Cd>SOSE</Cd>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </Dbtr>
  </OrgnlMndt>
</OrgnlMndt>
  
```

```

    <Othr>
      <Id>11122233</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>9300001111333221</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
</MndtAcptncRpt>
</Document>
  
```

3.10 Sweden – Rejection of new mandate and rejection of cancellation of mandate

```

<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>XML450920150202151131297</MsgId>
      <CreDtTm>2015-02-02T14:11:31Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>NOTPROVIDED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>>false</Acptd>
        <RjctRsn>
          <Cd>NARR</Cd>
        </RjctRsn>
        <AddtlRjctRsnInf>Invalid clearing code and/or account number</AddtlRjctRsnInf>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Ocrncs>
            <SeqTp>RCUR</SeqTp>
            <Drtn>
              <FrDt>2014-08-15</FrDt>
            </Drtn>
          </Ocrncs>
          <Cdtr>
            <Id>
              <OrgId>
                <Othr>

```

```

    <Id>0001112233</Id>
    <SchmeNm>
      <Cd>CUST</Cd>
    </SchmeNm>
  </Othr>
</OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>0001112233</Id>
      <SchmeNm>
        <Cd>BGNR</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>197707077766</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    <Othr>
      <Id>12345678</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>93008765432100</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>

```

```

    </OrgnlMndt>
  </OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>NOTPROVIDED</MsgId>
    <MsgNmId>pain.011.001.01</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>>false</Acptd>
    <RjctRsn>
      <Cd>NARR</Cd>
    </RjctRsn>
    <AddtlRjctRsnInf>Incorrect bank account- or personal identity number</AddtlRjctRsnInf>
  </AcptncRslt>
</OrgnlMndt>
  <OrgnlMndt>
    <MndtId>NOTPROVIDED</MndtId>
    <Tp>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
    </Tp>
    <Ocrncs>
      <SeqTp>RCUR</SeqTp>
      <Drtn>
        <FrDt>2014-08-15</FrDt>
      </Drtn>
    </Ocrncs>
    <Cdtr>
      <Id>
        <OrgId>
          <Othr>
            <Id>0001112233</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>0001112233</Id>
          <SchmeNm>
            <Cd>BGNR</Cd>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>NDEASESS</BICFI>
      </FinInstnId>
    </CdtrAgt>
    <Dbtr>
      <Id>

```

```

    <PrvtId>
      <Othr>
        <Id>196009089999</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>1014444555553</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>62290001111199998</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
</MndtAcptncRpt>
</Document>
  
```

3.11 Sweden – Debtor requesting new mandate for the creditor to accept

```
<?xml version="1.0"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.009.001.01">
  <MndtInitnReq>
    <GrpHdr>
      <MsgId>XML450920150212145223959</MsgId>
      <CreDtTm>2015-02-12T13:52:23Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>NORDEATEST</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <Mndt>
      <MndtReqId>DEBTOR-03 2015-02-12_14.52.23</MndtReqId>
      <Tp>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </Tp>
      <Cdtr>
        <Id>
          <OrgId>
            <Othr>
              <Id>1234567</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>1234567</Id>
            <SchmeNm>
              <Cd>BGNR</Cd>
            </SchmeNm>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
```

```

    <FinInstnId>
      <BIC>NDEASESS</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr>
    <Nm>Kalle Kulas Kontor</Nm>
    <PstlAdr>
      <StrtNm>C/O Snurre Sprätt</StrtNm>
      <PstCd>17675</PstCd>
      <TwnNm>Järfälla</TwnNm>
      <AdrLine>Extra tredje adressrad</AdrLine>
      <AdrLine>Och en fjärde förlånga utländska ad</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>2525257</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>00123456789</Id>
          <SchmeNm>
            <Cd>TXID</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>3332011111400000</Id>
        <SchmeNm>
          <Cd>BBAN</Cd>
        </SchmeNm>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>NOTPROVIDED</BIC>
    </FinInstnId>
  </DbtrAgt>
  <RfrdDoc>
    <Tp>
      <CdOrPrtry>
        <Prtry>INFO</Prtry>
      </CdOrPrtry>
    </Tp>
    <Nb>Detta är ett informationsfält 36 po</Nb>
  </RfrdDoc>
</Mndt>
</MndtInitnReq>
</Document>
  
```

3.12 Sweden – Creditor accepting netbank requested mandates

In the first transaction debtor is an organisation and in the second a private person.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>MAR SE13 2012-02-09 R05</MsgId>
      <CreDtTm>2015-02-09T09:30:47Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>true</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Creditor Company</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>1234567</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
            <FinInstnId>
              <BICFI>NDEASESS</BICFI>
            </FinInstnId>
          </CdtrAgt>
        </OrgnlMndt>
      </OrgnlMndt>
    </UndrlygAcptncDtls>
  </MndtAcptncRpt>
</Document>
```

```
</CdtrAgt>
<Dbtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>8877665544</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>DEBTORINITIATED</MsgId>
    <MsgNmId>pain.009.001.01</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>true</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
    </OrgnlMndt>
  </OrgnlMndt>
  <Tp>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
  </Tp>
  <Cdtr>
    <Nm>Creditor Company</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>1234567</Id>
        <SchmeNm>
          <Prtry>BGNR</Prtry>
        </SchmeNm>
      </Othr>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>NDEASESS</BICFI>
    </FinInstnId>
  </CdtrAgt>
</Dbtr>
```

```

<Id>
  <PrvtId>
    <Othr>
      <Id>1234567890</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
    </Othr>
    <Othr>
      <Id>190101010101</Id>
      <SchmeNm>
        <Cd>SOSE</Cd>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>56789012345</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
</MndtAcptncRpt>
</Document>

```

3.13 Sweden – Creditor rejecting netbank requested mandates

In the first transaction debtor is an organisation and in the second a private person.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.012.001.03
    file:///C:/Temp/XSD/pain.012.001.03.xsd">
  <MndtAcptncRpt>
    <GrpHdr>
      <MsgId>MAR SE13 2012-02-09 R05</MsgId>
      <CreDtTm>2015-02-09T09:30:47Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>XMLBOLAGET3</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygAcptncDtls>
      <OrgnlMsgInf>
        <MsgId>DEBTORINITIATED</MsgId>
        <MsgNmId>pain.009.001.01</MsgNmId>
      </OrgnlMsgInf>
      <AcptncRslt>
        <Acptd>>false</Acptd>
      </AcptncRslt>
      <OrgnlMndt>
        <OrgnlMndt>
          <MndtId>NOTPROVIDED</MndtId>
          <Tp>
            <LclInstrm>
              <Cd>CORE</Cd>
            </LclInstrm>
          </Tp>
          <Cdtr>
            <Nm>Creditor Company</Nm>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>1234567</Id>
                <SchmeNm>
                  <Prtry>BGNR</Prtry>
                </SchmeNm>
              </Othr>
            </Id>
          </CdtrAcct>
          <CdtrAgt>
```

```

    <FinInstnId>
      <BICFI>NDEASESS</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>1234567890</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      <Othr>
        <Id>199911223344</Id>
        <SchmeNm>
          <Cd>SOSE</Cd>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>123456789012345</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
<UndrlygAcptncDtls>
  <OrgnlMsgInf>
    <MsgId>DEBTORINITIATED</MsgId>
    <MsgNmId>pain.009.001.01</MsgNmId>
  </OrgnlMsgInf>
  <AcptncRslt>
    <Acptd>>false</Acptd>
  </AcptncRslt>
  <OrgnlMndt>
    <OrgnlMndt>
      <MndtId>NOTPROVIDED</MndtId>
    </OrgnlMndt>
  </OrgnlMndt>
  <Tp>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
  </Tp>

```

```

<Cdtr>
  <Nm>Creditor Company</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1234567</Id>
      <SchmeNm>
        <Prtry>BGNR</Prtry>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NDEASESS</BICFI>
  </FinInstnId>
</CdtrAgt>
<Dbtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>6655443322</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
</OrgnlMndt>
</OrgnlMndt>
</UndrlygAcptncDtls>
</MndtAcptncRpt>
</Document>
  
```

3.14 Sweden – Cancellation of mandate of private person

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.011.001.01">
  <MndtCxlReq>
    <GrpHdr>
      <MsgId>MDT 2015-02-03 SE 011 Pri R01</MsgId>
      <CreDtTm>2015-02-02T09:15:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>CDRBOLAGET</Id>
              <SchmeNm>
                <Cd>CUST</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <UndrlygCxlDtls>
      <CxlRsn>
        <Rsn>
          <Cd>MD17</Cd>
        </Rsn>
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3.15 Sweden – Cancellation of mandate of an organisation

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