

### Incoming MT202 to the Nordics (NDEADKKK, NDEAFIHH, NDEANOKK, NDEASESS)

M/O	TAG	Field name	Recommended option	Comments
M	20	Transaction Reference Number	16x	
M	21	Related Reference	16x	
0	13C	Time Indication	/8c/4!n1!x4!n	Only codeword "CLSTIME" is acted on.
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	
0	52a	Ordering Institution	Α	Option A with BIC to be used.
O	53a	Sender's Correspondent	A or B	Option A with BIC to be used. Account and BIC is allowed.  Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account number preceded with "/" without any spaces or other data such as free text name or BIC.  Option D is accepted but will cause non-STP and delay the payment.  In case of the Sending Bank is not the owner of the account held with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is a branch of the account holder, a proper debit Power of Attorney needs to be agreed and set-up before sending any payments. If not in place the payment will be rejected.
0	54a	Receiver's Correspondent	А	Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.
0	56a	Intermediary	Α	Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank's (Nordea) country or not in local currency of the Receiving Bank (Nordea).
0	57a	Account With Institution	А	Field must be used if the Account With Institution is other than the receiver (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.
M	58a	Beneficiary Institution	А	Option A with BIC to be used.  Account number to be preceded with "/" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.
0	72	Sender to Receiver Information	6*35x	Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.



## Incoming MT202COV to the Nordics (NDEADKKK, NDEAFIHH, NDEANOKK, NDEASESS)

with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is a branch of the account holder, a proper debit Power of Attorney needs to be agreed and set-up before sending any payments. If not in place the payment will be rejected.  Option D is accepted but will cause non-STP and delay the payment.  Intermediary  A Option A with BIC to be used.  Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea).  Field must be used if the Account With Institution is other that the receiver (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.	M/O	TAG	Field name	Recommended	Comments
M 21 Related Reference 16x   Related Reference 15x   Related R				option	
M 21 Related Reference 16x   O 13C	Manda	atory sec	uence A / General information		
O	M	20	Transaction Reference Number	16x	
M 32A Value Date, Currency Code, Amount Ordering Institution A Option A with BIC to be used.  Sender's Correspondent A or B Option A with BIC to be used. Account and BIC is allowed. Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account be debited. Please only state the account mober preceded with "f" without any spaces or other data such as free text name or BIC.  Option D is accepted but will cause non-STP and delay the payment. In case the Sending Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account held with the Receiving Bank is not the owner of the account with less than the payment. In not in place the payment will be rejected to the send of the payment of Attractive and the payment will be rejected but will cause non-STP and delay the payment.  O Sender to Receive Information  A Silver on the local currency of the Receiving Bank (Nordea). Price on the local currency of the Receiving Bank (Nordea). Price on the local currency of the Receiving Bank (Nordea). Option A with BIC to be used. Option A with BIC t	M	21	Related Reference	16x	
O 52a Ordering Institution A Option A with BIC to be used. Sender's Correspondent A or B Option A with BIC to be used. Account and BIC is allowed. Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account number preceded with "P" without any spaces or other data such as free text name or BIC. Option D is accepted but will cause non-STP and delay the payment. In case the Sending Bank is not the owner of the account held with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is not the account held with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is a branch as a spread and set-up before sending any payments. If not in place the payment will be rejected.  Option D is accepted but will cause non-STP and delay the payment. Option A with BIC to be used. Option A with BIC to be used. This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea).  Field in not be used if the Account With Institution is other that the receiver (Nordea). Field in to be used if Account With Institution is other that the receiver (Nordea).  Option A with BIC to be used. Option D is accepted but will cause non-STP and delay the payment. Option A with BIC to be used. Option D is accepted but will cause non-STP and delay the payment. Option A with BIC to be used. Option D is accepted but will cause non-STP and delay the payment. Option A with BIC to be used. Account number to be preceded with "/" without any spaces. Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded with "/" without any spaces. Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded with "/" without any spaces. Option D is accepted but will cause non-STP and delay the payment.	0	13C	Time Indication	/8c/4!n1!x4!n	Ignored if present.
Option A with BIC to be used. Account and BIC is allowed.  Option B with account number to be used in case of multiple account relationships to identify the account number of BIC.  Option D is accepted but will cause non-STP and delay the payment.  In case the Sending Bank is not the owner of the account holder, a proper debt. Power of Attoray neount holder, a proper sending any payments. If not in place the payment will be rejected.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option Bic accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  Option Bic accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  Option Bic accepted but will cause non-STP and delay the payment.	M				
Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account number preceded with "/" without any spaces or other data such as free text name or BIC.  Option D is accepted but will cause non-STP and delay the payment.  In case the Sending Bank is not the owner of the account held with the Receiving Bank (Nordea), e.g. in the scenario where the Sending Bank is and of the account holder, a proper debit Power of Attorney needs to be agreed and set-up before sending any payments. If not in place the payment will be rejected.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  Option A with BIC to be used.  Option A with BIC to be used if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea).  Nordea).  Field must be used if the Account With Institution is other than the receiving Bank (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded with "" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded with "" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded and cause might generate non-STP fees unless agreed otherwise with Nordea.	0				•
Option D is accepted but will cause non-STP and delay the payment.  O 56a Intermediary A Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea).  O 57a Account With Institution A Field must be used if the Account With Institution is other than the receiver (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.  O 75a Beneficiary Institution A Option A with BIC to be used. Account number to be preceded with "/" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.  O 75a Sender to Receiver Information 6*35x Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REIT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.	0	53a	Sender's Correspondent	A or B	Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account number preceded with "/" without any spaces or other data such as free text name or BIC.  Option D is accepted but will cause non-STP and delay the payment.  In case the Sending Bank is not the owner of the account held with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is a branch of the account holder, a proper debit Power of Attorney needs to be agreed and set-up before sending any payments. If not in place the payment will be
O 56a Intermediary A Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea).  O 57a Account With Institution  A Field must be used if the Account With Institution is other than the receiver (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.  Option D is accepted but will cause non-STP and delay the payment.  Option D is accepted but will cause non-STP and delay the payment.  Option D is accepted but will cause non-STP and delay the payment.  Option D is accepted but will cause non-STP and delay the payment.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.	0	54a	Receiver's Correspondent	А	<b>Option D</b> is accepted but will cause non-STP and delay the
the receiver (Nordea).  Field is not to be used if Account With Institution is the same as the Receiving Bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.  Option A with BIC to be used. Account number to be preceded with "/" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.  Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.	0	56a	Intermediary	А	Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank
M 58a Beneficiary Institution A Option A with BIC to be used. Account number to be preceded with "/" without any spaces.  Option D is accepted but will cause non-STP and delay the payment.  Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.	0	57a	Account With Institution	А	Field is not to be used if <i>Account With Institution</i> is the same as the <i>Receiving Bank</i> (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the
Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.	M	58a	Beneficiary Institution	А	Option A with BIC to be used. Account number to be preceded with "/" without any spaces.  Option D is accepted but will cause non-STP and delay the
End of sequence A / General information	0	72	Sender to Receiver Information	6*35x	Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless
•	End of	sequenc	ce A / General information		



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M/O	TAG	Field name	Recommended	Comments
			option	
Manda	atory seq	uence B / Underlying customer credit	transfer details	
M	50a	Ordering Customer	A, F, or K	To comply with applicable AML/CTF regulations the following information must be provided:  - The payment account number of the <i>Ordering Customer</i> (of a unique transactions identifier if applicable), preceded with "/" without any spaces.  - The <i>Ordering Customer's</i> full name and address (street address, ZIP code, town and country code) or when applicable, the official personal document number, customer identification number or the date and place of birth.
0	52a	Ordering Institution	A	Option A with BIC to be used.  Option D is to be avoided as the field is used to determine if payment is origin inside or outside EEA to apply applicable regulations and it cannot be determined based on unstructured data.
0	56a	Intermediary Institution	A, C, or D	
0	57a	Account With Institution	A, B, C, or D	
M	59a	Beneficiary Customer	No letter option, A, or F	To comply with applicable AML/CTF regulations the following information must be provided:  - The payment account number of the <i>Beneficiary Customer</i> , preceded with "/" without any spaces.  - The <i>Beneficiary Customer's</i> full name and address (street address, ZIP code, town and country code), address is option but strongly recommended in all cases.  No checking of account number compliance with the <i>Beneficiary Customer</i> name provided.
0	70	Remittance Information	4*35x	, case in the provided
0	72	Sender to Receiver Information	6*35x	
0	33B	Currency/Instructed Amount	3!a15d	



### Incoming MT103(+) to the Nordics (NDEADKKK, NDEAFIHH, NDEANOKK, NDEASESS)

			Recommended	
M/O	TAG	Field name	option	Comments
М	20	Sender's Reference	16x	
0	13C	Time Indication	/8c/4!n1!x4!n	Ignored if present.
М	23B	Bank Operation Code	4!c	Only codeword "CRED" to be used.
0	23E	Instruction Code	4!c[/30x]	Only codewords "CORT", "INTC" and "SDVA" are acted on.
0	26T	Transaction Type Code	3!c	Ignored if present.
	32A	Value Date/Currency/Interbank	6!n3!a15d	
М		Settled Amount		
0	33B	Currency/Instructed Amount	3!a15d	
0	36	Exchange Rate	12d	
	50a	Ordering Customer	A, F, or K	To comply with applicable AML/CTF regulations the following information must be provided:  - The payment account number of the <i>Ordering Customer</i> (or a unique transactions identifier if applicable), preceded with "/" without any spaces.  - The <i>Ordering Customer's</i> full name and address (street
М				address, ZIP code, town and country code) or when applicable, the official personal document number, customer identification number or the date and place of birth.
	51A	Sending Institution	[/1!a][/34x] <crlf>4!a2!</crlf>	
0			a2!c[3!c]	
0	52a	Ordering Institution	А	Option A with BIC to be used.  Option D is to be avoided as the field is used to determine if a payment is origin inside or outside EEA to apply applicable regulations and it cannot be determined based on unstructured data.
O	53a	Sender's Correspondent	A or B	Option A with BIC to be used. Account and BIC is allowed.  Option B with account number to be used in case of multiple account relationships to identify the account to be debited. Please only state the account number preceded with "/" without any spaces or other data such as free text name or BIC.  Option D is accepted but will cause non-STP and delay the payment.  In case the Sending Bank is not the owner of the account held with the Receiving Bank (Nordea) e.g. in the scenario where the Sending Bank is a branch of the account holder, a proper debit Power of Attorney needs to be agreed and set-up before sending any payments. If not in place the payment will be rejected.
0	54a	Receiver's Correspondent	А	Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.
0	55a	Third Reimbursement Institution	А	Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the payment.
0	56a	Intermediary Institution	А	Option A with BIC to be used.  This field is required if Account With Institution is a non-Nordea client institution outside the Receiving Bank's (Nordea) country or not in local currency of the Receiving Bank (Nordea).

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# Incoming MT103(+) to the Nordics (NDEADKKK, NDEAFIHH, NDEANOKK, NDEASESS)

M/O	TAG	Field name	Recommended option	Comments
0	57a	Account With Institution	A	Field must be used if the <i>Account With Institution</i> is other than the receiver (Nordea).  Field is not to be used if <i>Account With Institution</i> is the same as the receiving bank (Nordea).  Option A with BIC to be used.  Option D is accepted but will cause non-STP and delay the
M	59a	Beneficiary Customer	No letter option, A, or F	payment.  Finland: IBAN required.  To comply with applicable AML/CTF regulations and allow STP the following information must be provided:  - The payment account number of the <i>Beneficiary Customer</i> (or a unique transactions identifier if applicable), preceded with "/" without any spaces .  - The <i>Beneficiary Customer's</i> full name and address (street address, ZIP code, town and country code), address is optional but strongly recommended in all cases.
О	70	Remittance Information	4*35x	· .
M	71A	<b>Details of Charges</b>	3!a, SHA, OUR or BEN	
0	71F	Sender's Charges	3!a15d	
0	71G	Receiver's Charges	3!a15d	Only to be used if field 71A is equal to OUR and when the Sending Bank has agreed with Nordea on pre-agreed charges. Currency must be equal to field 32A.
O	72	Sender to Receiver Information	6*35x	Usage of this field might prevent STP.  Only codewords /ACC/, /INS/, /REJT/ and /RETN/ are accepted and others might generate non-STP fees unless agreed otherwise with Nordea.
0	77B	Regulatory Reporting	3*35x	Ignored if present.

