Nordea

Corporate Access Payables
Message Implementation Guidelines

camt.054.001.02 – Debit Notification

BankToCustomerDebitCreditNotificationV02
These Message Implementation Guidelines only include a description of Debit entries.

MIG version: 1.6
Date: 24/06/2019

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1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter "Nordea").

The purpose of this documentation is to define how information in a debit advice message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO20022 camt.054.001.02 BankToCustomerDebitCreditNotification and Common Global Implementation (CGI) recommendations, which are available at: **CGI link**

2. About Corporate Access Payables

Corporate Access Payables is Nordea's file-based payment solution. The service will enable Nordea's customers to execute harmonised and straightforward ordinary commercial payments (incl. SEPA) as well as salaries, pension, urgent and cross-border/cross-currency payments from accounts in all the countries in the Nordic region including Singapore. Additionally, the service enables customers to send instructions (Request for Transfers) for execution by Nordea's branches in Germany, Great Britain, Russia and USA as well as to any bank world-wide provided a signed Request for Transfer agreement between Debtor's bank and Nordea exists. In return, the customer will receive status reports and debit advice.

This release (v. 1.8), which is the latest version for all included countries, i.e. Denmark, Finland, Norway, Singapore and Sweden, also includes the payment category Treasury Payments, providing the payment types Financial/Same-Day-Value Payments and Cash Pool transfers.

For further detailed information about the service and its offering, definition of parties involved, as well as technical information to support customer's implementation, will be found in *Corporate Access Payables Service description*, *User guide & Message flow* and in *Country Appendixes* which can be found on: nordea.com/corporateaccess.

The Bank-to-Customer Debit Notification message is sent by Nordea to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit entries reported to the account.

Only transactions sent to Corporate Access Payables in pain001.001.03 will be reported back in the camt.054.001.02. **Note:** Cash Pool transfer transactions will not be reported in the Bank-to-Customer Debit Notification message.

Note: This document may be subject for future changes and will in those cases be duly informed by Nordea.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the notification. Nordea uses the standard codes according to ISO. Appendix 1 provides further details.

4. Nordea usage of ISO20022 XML format

The term "message" is used for one XML schema occurrence, which is a combination of blocks called Group Header, Notification, Entry and TransactionDetails information. One file will only contain one Message. A message sent by Nordea can contain Notifications for several Debtors/accounts as agreed under the Corporate Cash Management agreement with Nordea. Each Notification will include one or more Entry's whereas, dependent on booking option chosen by Debtor/Customer, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as "Mandatory" by ISO20022 for camt.054.001.02 are included in Nordea's *Corporate Access Payables* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not used by the service are not included in this MIG, even if they are included in the "*ISO 20022 Message Definition Report*" or in the "*CGI Implementation Guide for ISO 20022 BankToCustomerDebitCredit Notification*". This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment

ISO Index No = Reference number that refers to the related description in the "*ISO 20022 Message Definition Report*"
Structural sequence = Informs about which level a specific field is placed within the XML structure
Or = Nordea will provide one or the other field, but not both
Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a "field" in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).
XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The "Tag Name" will be stated at the beginning of a string which is to include the required information (i.e. <Dbtr>) and will end the string with the same "Tag Name", starting with a slash (i.e. </Dbtr>).
Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..n	One or several occurrences (value for "n" represents total number of occurrences)
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used. **Note:** True value of "n" represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for "n" represents total number of occurrences) **Note:** True value of "n" represents unlimited number of occurrences.

Type = States the value to be transferred in the actual XML element. There is a total of seven different "Data Type" representations that can be used in a "*BankToCustomerDebitCreditNotification*": Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyId32	1.8	SALES COMPANY PARTY
Code	PaymentMethod3Code	2.2	TRF = Credit Transfer
Text	Max35Text	2.1	AA22BB11
Rate	Rate	2.48	10.99999
Date Time	ISODateTime	1.2	2015-07-21T05:32:31Z
Amount	DecimalNumber	2.5	99999.99
Indicator	Indicator	2.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification "1..n" as mandatory and "0..n" for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI.
XOR	eXlusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions _or_ optional to use by Nordea

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for _Corporate Access File Transfer_ & _Corporate Access Payables_ at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.054.001.02 is available on the ISO20022 website: **Link**

5. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition December 2009 (**Link**)
camt.054.001.02, BankToCustomerDebitCreditNotificationV02

6. Guidelines

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
	-		**Bank To Customer Debit Notification V02**	<BkToCstmrDbtCdtNtfctn>				Message root, identifying message type
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	R	
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31Z
1.3	++		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	R	This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be provided.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.14	+++++	{Or	BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	XOR	Identification as used by recipient in sent pain.001.001.03 to Nordea.
9.1.15	+++++	Or}	Other	<Othr>	[0..n]	GenericOrganisationIdentification1	XOR	
9.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification as agreed with (or assigned by) Nordea. If BICOrBEI not used to identify recipient – then Other Identification as assigned by Nordea will be used with code CUST. Code BANK will always be present (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment.
9.1.17	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used codes:** BANK BankPartyIdentification (Nordea) CUST Customer number
1.5	++		AdditionalInformation	<AddtlInf>	[0..1]	Max500Text	C	**Used code:** /DEBT/ Notification with Debit entries ONLY.
2.0	+		Notification	<Ntfctn>	[1..n]	AccountNotification2	R	Each notification contains one account.
2.1	++		Identification	<Id>	[1..1]	Max35Text	R	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. Unique at Nordea for min. 90 calendar days. **Note:** Nordea will use date/time (i.e. YYYYMMDDHHMMSS), currency and last four (4 digits) of the reported account.

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.4	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the notification was created. Expressed using UTC designator [Z] with or without offset. Example: 2015-07-21T05:32:31Z
2.10	++		Account	<Acct>	[1..1]	CashAccount20	R	Customers can choose to have the account number reported as IBAN or BBAN. **Finland:** Only IBAN available **Singapore:** Only BBAN available
1.2.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.2.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
1.2.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.2.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	
1.2.4	+++++		SchemeName	<SchmeNm>	[0..1]	Account-SchemeName1Choice	C	
1.2.5	++++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	**Used code:** BBAN
1.2.11	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	
1.2.56	+++		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	R	
1.2.57	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
1.2.58	+++++	{Or	BIC	<BIC>	[0..1]	BICIdentifier	XOR	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Singapore = NDEASGSG Nordea Bank Sweden = NDEASESS
1.2.59	+++++	Or}	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	XOR	Only used for Sweden. Will be used if ClearingSystemIdentification used by Debtor in pain.001.001.03
1.2.60	++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
1.2.61	+++++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	**Used code:** SESBA Swedish Bankers Association
1.2.63	++++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	Valid branch number 9960 for Nordea Plusgiro
1.2.65	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
1.2.74	++++++		Country	<Ctry>	[0..1]	CountryCode	C	**Used codes:** DK = Denmark FI = Finland NO = Norway SG = Singapore SE = Sweden
2.56	++		Entry	<Ntry>	[0..n]	ReportEntry2	R	Set of elements used to specify an entry in the notification.
2.57	+++		EntryReference	<NtryRef>	[0..1]	Max35Text	R	Increased by one (1) for each entry.
2.58	+++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Posted amount in the currency of the account reported and is the total of one or many entry details. **Note:** This amount can be zero for Norway and Sweden.
2.59	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	**Used code:** DBIT Debit
2.61	+++		Status	<Sts>	[1..1]	EntryStatus2Code	R	**Used code:** BOOK Booked
2.62	+++		BookingDate	<BookgDt>	[0..1]	DateAndDateTimeChoice	C	Booking date will always be present.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.63	+++		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	C	Value date will always be present.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.64	+++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	**Nordea:** Not used. See also 2.125 under Transaction Detail level.
2.71	+++		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	R	ISO Transaction Codes are used (see Appendix 1).
2.72	++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	C	ISO Transaction Codes are used (see Appendix 1).
2.73	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.74	+++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.75	++++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	
2.76	++++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	
2.115	+++		EntryDetails	<NtryDtls>	[0..n]	EntryDetails1	R	Set of elements used to provide details on the entry.
2.122	++++		TransactionDetails	<TxDtls>	[0..n]	EntryTransaction2	R	Set of elements used to provide information on the underlying transaction(s).

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.123	+++++		References	<Refs>	[0..1]	TransactionReferences2	R	
2.124	++++++		MessageIdentification	<MsgId>	[0..1]	Max35Text	R	MessageIdentification as sent in pain.001.001.03
2.125	++++++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	**Denmark:** Will be reported when available. **Finland, Norway, Singapore & Sweden:** Will always be present.
2.126	++++++		PaymentInformationIdentification	<PmtInfId>	[0..1]	Max35Text	C	PaymentInformationIdentification as sent in pain.001.001.03
2.127	++++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	InstructionIdentification will be present if sent by customer in pain.001.001.03
2.128	++++++		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	R	Will always be present as sent by customer in pain.001.001.03.
2.136	+++++		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrencyExchange3	R	
2.1.0	++++++		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	C	Will always be reported as received by customer in pain.001.001.03
2.1.1	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.1.9	++++++		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	R	Will always be present.
2.1.10	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	**Norway & Sweden:** Zero amount is possible i.e. digit "0" may occur.
2.1.11	+++++++		CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	C	
2.1.12	++++++++		SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoricCurrencyCode	R	
2.1.13	++++++++		TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoricCurrencyCode	C	
2.1.15	++++++++		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	R	Exchange rate will be stated with maximum 11 digits including 6 decimals (except Singapore, see note below). Nordea will currently present currency exchange rate as expressed by the local country, i.e. against currency base de-nominations "1" or "100". **Singapore:** Will use 13 digits including 8 decimals. For further information about used currency base de-nominations and exchange rates, please see *Country Appendix*, chapter 2.8
2.1.16	++++++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	**Norway, Singapore & Sweden:** Not used

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.1.18	++++++		CounterValueAmount	<CntrValAmt>	[0..1]	AmountAndCurrency-ExchangeDetails3	C	Will only be present when Equivalent amount used by customer in pain.001.001.03.
2.1.19	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.143	+++++		BankTransactionCode	<BkTxCd>	[0..1]	BankTransactionCodeStructure4	C	ISO Transaction Codes are used (see Appendix 1).
2.144	++++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	C	ISO Transaction Codes are used (see Appendix 1).
2.145	+++++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.146	+++++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.147	++++++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	
2.148	++++++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	
2.152	+++++		Charges	<Chrgs>	[0..n]	ChargesInformation6	C	Charges will only be reported for **Denmark**, if available, as information for customer and will not be included in the Entry or EntryDetail amount(s)
2.154	++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.160	++++++		Bearer	 	[0..1]	ChargeBearerType1Code	C	**Used codes:** DEBT BorneByDebtor SHAR Shared SLEV Following Service Level. (Only for SEPA payments) **Note:** For SEPA payments Nordea will report SLEV as used charge code.
2.179	+++++		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	C	
2.183	++++++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	C	Will be returned by Nordea, if used by customer in pain.001.001.03
9.1.0	+++++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.1	+++++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	**Singapore:** Only structured address will be used
9.1.5	++++++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName
9.1.7	++++++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
9.1.8	++++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
9.1.10	++++++++		Country	<Ctry>	[0..1]	CountryCode	C	

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
9.1.11	+++++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	
9.1.13	++++++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
9.1.16	++++++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	++++++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used code:** CUST CustomerNumber
2.184	++++++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	C	
9.1.0	+++++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.1	+++++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	**Singapore:** Only structured address will be used
9.1.5	++++++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName
9.1.7	++++++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
9.1.8	++++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
9.1.10	++++++++		Country	<Ctry>	[0..1]	CountryCode	C	
9.1.11	++++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	**Singapore:** Not used
9.1.13	++++++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
9.1.16	++++++++++		Identification	<Id>	[1..1]	Max35Text	R	Will be present as sent in pain.001.001.03
9.1.17	++++++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used codes:** CUST CustomerNumber TXID TaxIdentificationNumber **Nordea:** TXID used for RUB payments towards Russia **Denmark:** TXID used for CVR no. as Id.

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
9.1.21	+++++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	++++++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	C	
9.1.28	++++++++++		Identification	<Id>	[1..1]	Max35Text	R	Will be present as sent in pain.001.001.03
9.1.29	++++++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentifica-tionSchemeName1Choice	C	
9.1.30	+++++++++++		Code	<Cd>	[1..1]	ExternalPersonIdentifica-tion1Code	R	**Used code:** SOSE SocialSecurityNumber TXID TaxIdentificationNumber **Nordea:** TXID used for RUB payments towards Russia **Denmark:** SOSE used for CPR no. as Id.
2.185	++++++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	C	**Treasury payments:** If CreditorAgentAccount used in pain.001.001.03 it will be reported under CreditorAccount in the Debit Notification message.
1.1.0	+++++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	++++++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
1.1.2	++++++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentifica-tion1	XOR	
1.1.3	+++++++++		Identification	<Id>	[1..1]	Max34Text	R	
1.1.4	+++++++++		SchemeName	<SchmeNm>	[0..1]	Account-SchemeName1Choice	C	
1.1.5	++++++++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentifica-tion1Code	XOR	**Used code:** BBAN
1.1.6	++++++++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	**Used codes:** BGNR BankGiro Number OCR Nets Creditor Number
2.186	++++++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	C	Will be returned by Nordea, if used by customer in pain..001.001.03
9.1.0	+++++++		Name	<Nm>	[0..1]	Max140Text	R	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	
9.1.13	++++++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentifi-cation1	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
9.1.16	++++++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	++++++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentifica-tionSchemeName1Choice	C	
9.1.18	+++++++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentifi-cation1Code	R	**Used code:** CUST CustomerNumber
9.1.21	++++++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	+++++++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	C	
9.1.28	++++++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.29	++++++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentifica-tionSchemeName1Choice	C	
9.1.30	+++++++++++		Code	<Cd>	[1..1]	ExternalPersonIdentifica-tion1Code	R	**Used code:** SOSE SocialSecurityNumber
2.191	+++++		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents2	C	
2.192	++++++		DebtorAgent	<DbtrAgt>	[0..1]	BranchAndFinancialInstitu-tionIdentification4	C	
6.1.0	+++++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentifica-tion7	R	
6.1.1	++++++++		BIC	<BIC>	[0..1]	BICIdentifier	R	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Singapore = NDEASGSG Nordea Bank Sweden = NDEASESS
2.193	++++++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitu-tionIdentification4	C	Only used for International (cross-border/cross-currency) pay-ments, but **not** for International cheques. **Singapore:** Always present.
6.1.0	+++++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentifica-tion7	R	
6.1.1	++++++++		BIC	<BIC>	[0..1]	BICIdentifier	C	Will be reported if received from local clearing system.
6.1.2	+++++++		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIden-tification2	C	
6.1.3	++++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentifica-tion2Choice	R	
6.1.4	++++++++++		Code	<Cd>	[1..1]	ExternalClearingSystemIden-tification1Code	R	Will be reported if MemberIdentification received from local clearing system and will then be returned as used by customer in pain.001.001.03

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
6.1.6	+++++++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	Will be reported if received from local clearing system.
6.1.7	++++++++		Name	<Nm>	[0..1]	Max140Text	C	Will be reported if received from local clearing system, otherwise returned as used by customer in pain.001.001.03.
6.1.8	++++++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	
6.1.17	+++++++++		Country	<Ctry>	[0..1]	CountryCode	C	Will be reported if received from local clearing system.
2.194	++++++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	Will only be reported for Treasury payments, if used by customer in pain.001.001.03, and for Intercompany payments only if Intermediary Agent outside Nordea Group. **Note:** If IntermediaryAgent1Account used in pain.001.001.03 it cannot be reported in the Debit Notification message. **Denmark & Sweden:** Not used for Intercompany payments
6.1.0	+++++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	++++++++		BIC	<BIC>	[0..1]	BICIdentifier	R	
2.204	+++++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Will only be reported if used by customer in pain.001.001.03.
2.205	++++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Will only be reported for SEPA payments and eGiro transfer Singapore, if used by customer in pain.001.001.03.
2.206	++++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Will only be reported for domestic payments, if used by customer in pain.001.001.03.
2.214	+++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	C	**Singapore:** Only Unstructured remittance information will be used.
2.215	++++++		Unstructured	<Ustrd>	[0..n]	Max140Text	C	
2.216	++++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	C	**Singapore:** Not used
2.217	+++++++		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	C	
2.218	++++++++		Type	<Tp>	[0..1]	ReferredDocumentType2	R	
2.219	+++++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	R	
2.220	++++++++++		Code	<Cd>	[1..1]	DocumentType5Code	R	**Used codes:** CINV Commercial Invoice CREN CreditNote
2.223	++++++++		Number	<Nb>	[0..1]	Max35Text	C	Will be reported if present.

ISO In-dex	Structural sequence	Or	camt.054.001.02 - Debit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
2.224	++++++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Will be reported if present.
2.225	+++++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	C	Will always be present.
2.228	++++++++		CreditNoteAmount	<CdtNoteAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAn-dAmount	C	Will be reported together with code CREN
2.235	++++++++		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAn-dAmount	C	Will be reported together with code CINV
2.236	+++++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInfor-mation2	C	If Creditor Reference used by customer in pain.001.001.03, it will always be reported back with code SCOR in camt.054 Debit Notification, this irrespectively if local clearing might have processed the payment as a non-structured reference payment towards beneficiary.
2.237	++++++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
2.238	+++++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReference-Type1Choice	R	
2.239	++++++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	**Used code:** SCOR StructuredCommunicationReference
2.241	+++++++++		Issuer	<Issr>	[0..1]	Max35Text	C	**Used code:** ISO **Nordea:** "ISO" will be reported for ISO 11649 international creditor reference.
2.242	++++++++		Reference	<Ref>	[0..1]	Max35Text	R	

7. Appendix 1 – Bank Transaction Codes – Debit entries

7.1 Debit Notification – Entry level

Nordea applies the following Bank Transaction codes on Entry level. If an Entry cannot be defined both "Family" and "Sub-family" with code "NTAV" will be reported.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Singapore	Sweden
Payments	Issued Credit Transfers	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y	Y
Payments	Issued Credit Transfers	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y			
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y	Y
Payments	Issued Credit Transfers	Same Day Value Credit Transfer	PMNT	ICDT	SDVA	Y	Y	Y		Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y	Y
Payments	Not available	Not available	PMNT	NTAV	NTAV	Y	Y	Y	Y	Y

7.2 Debit Notification – Entry Detail/Transaction level

Nordea will use Bank Transaction Code as shown below on Entry Detail/Transaction level. If an Entry Detail/Transaction cannot be defined "Sub-family" code "NTAV" will be reported.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Singapore	Sweden
Payments	Issued Cash Concentration Transactions	Corporate Own Account Transfer	PMNT	ICCN	COAT		Y			
Payments	Issued Cash Concentration Transactions	Intra Company Transfer	PMNT	ICCN	ICCT	Y	Y	Y	Y	Y
Payments	Issued Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	ICCN	XICT	Y	Y	Y	Y	Y
Payments	Issued Credit Transfer	ACH Debit	PMNT	ICDT	ADBT	Y		Y	Y	Y
Payments	Issued Credit Transfer	Domestic Credit Transfer	PMNT	ICDT	DMCT	Y		Y	Y	Y
Payments	Issued Credit Transfer	SEPA Credit Transfer	PMNT	ICDT	ESCT		Y			
Payments	Issued Credit Transfers	Not available	PMNT	ICDT	NTAV	Y	Y	Y	Y	Y
Payments	Issued Credit Transfers	Priority Credit Transfer	PMNT	ICDT	PRCT	Y	Y	Y	Y	Y
Payments	Issued Credit Transfers	Payroll/Salary Payment	PMNT	ICDT	SALA	Y	Y	Y	Y	Y
Payments	Issued Credit Transfers	Same Day Value Credit Transfer	PMNT	ICDT	SDVA	Y	Y	Y		Y
Payments	Issued Credit Transfers	Taxes (Generic)	PMNT	ICDT	TAXE			Y		

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Singapore	Sweden
Payments	Issued Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	ICDT	VCOM	Y		Y		Y
Payments	Issued Credit Transfers	Cross-Border Credit Transfer	PMNT	ICDT	XBCT	Y	Y	Y	Y	Y
Payments	Issued Cheques	Cash Letter	PMNT	ICHQ	CASH		Y	Y		Y
Payments	Issued Cheques	Foreign Cheque	PMNT	ICHQ	XBCQ	Y	Y	Y		Y