Corporate Access Payables

Message Implementation Guidelines

pain.001.001.03

CustomerCreditTransferInitiationV03

MIG version:	2.5
Date:	2026-09-16

For information about releases for each specific change, please refer to "Change document"

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1. Introduction

This Message Implementation Guideline (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).
The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea. Nordea’s MIG is considered as an appendix to the ISO 20022 MDR 2009 and the CGI-MP documentation (see below), why it is expected by the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.
This Message Implementation Guideline comply with the International definitions for content and use of an ISO20022 pain.001.001.03 Customer Credit Transfer Initiation and Common Global Implementation-Market Practice (CGI-MP) Credit Transfer Initiation recommendations, which are available at: **CGI-MP 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. Additionally, the service enables customers to send instructions (Request for Transfers) for execution by Nordea’s branches in Great Britain 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. 1.91), which is the latest version for all included countries, i.e. Denmark, Finland, Norway and Sweden, also includes the payment category Treasury Payments, providing the payment types Financial/Same-Day-Value Payments and Cash Pool transfers.

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

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.

3. 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, Payment Information and Credit Transfer Transaction Information. Each file can only contain one Message. A message sent to Nordea can contain payments from several Debtors/accounts and can also contain several payment messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.001.001.03 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-MP Implementation Guide for ISO 20022 CustomerCreditTransferInitiation*”. 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	pain.001.001.03 Payment Initiation Message Item	XML Tag	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 1..3	One or several occurrences (value for "n" represents total number of occurrences) 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 "*CustomerCreditTransferInitiating*": 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	2022-01-14T10:15:25+02:00
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-MP.
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. Please note that Nordea throughout this document will make a clear distinction between the term "payments" and the use of Request for Transfer (i.e. "instructions") whereas "payments" will always be referred to when one of Nordea's Nordic branches is the executing bank, whilst Request for Transfer will be used when executing bank is one of Nordea International branches (i.e. UK & US) or any other bank outside Nordea.

The files sent to Nordea must be in UTF-8 format.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary's bank or an intermediary bank via the SWIFT network, the non-permitted SWIFT characters will be replaced by Nordea.

Note: In general, such characters as "¤", "-" and "/" in name, addresses and remittance information fields should be avoided. Nordea will if needed convert these characters to blank spaces, to avoid rejections by local or SWIFT clearings.

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 www.nordea.com/cashmanagement.

Further information on ISO 20022 definitions on pain.001.001.03 are provided on the ISO20022 website: **Link** in the document "Payments_Maintenance_2009.pdf", under the headline "pain – Payments initiation".

4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<MsgId>	1.1 (R)	Unique identification of the pain.001 message. Will be returned in pain.002 (2.1) message from Nordea. **Used by Nordea for duplicate control.**
<NbOfTxs>	1.6 (R)	Number of transactions included in the pain.001 message. If value is correct, it will be returned in pain.002 (2.4) message by Nordea
<CtrlSum>	1.7 (C)	A hash value of all included Instructed or Equivalent Amount in the pain.001 message. If value is correct, it will be returned in pain.002 (2.5) message by Nordea if used by the customer
<InitgPty>	1.8 (R)	Unique identification of the signer of the pain.001 message. Will be returned in the pain.002 and camt.054 Debit Notification (1.3) messages by Nordea. For pain.002 message, Nordea will return the identification under code "CUST".
<PmtInfId>	2.1 (R)	Unique identification of each Payment Information level in the pain.001 message. Will be returned in the pain.002 (3.1) and

Reference type	ISO Index (Attribute)	Description
		camt.054 Debit Notification (2.126) messages by Nordea. **Used by Nordea for duplicate control.**
<InstrId>	2.29 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 (3.17) and camt.054 Debit Notification (2.127) messages by Nordea if used by customer as a “point-to-point” reference.
<EndToEndId>	2.30 (R)	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 (3.18) and camt.054 Debit Notification (2.128) messages by Nordea. **Used by Nordea for duplicate control.** **Note:** Will not be forwarded for all Domestic or International payment types due to limitations in the local payment and/or SWIFT infrastructure.
<Ustrd>	2.99 (C)	Free text information to beneficiary. Will be returned in camt.054 Debit Notification (2.215) by Nordea if used by customer
<Nb>	2.107 (C)	Unique and unambiguous identification of each referred invoice and/or credit note used by the customer in Referred Document Information will be returned in camt.054 Debit Notification (2.223) by Nordea.
<Ref>	2.126 (C)	Each structured reference used by customer in Creditor Reference Information will be returned in camt.054 Debit Notification (2.242) by Nordea.

5. Character Set

a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' + @
Space

References, identifications and identifiers must be in-line with the following:

- Content is restricted to the Latin character set including the Scandinavian characters as defined above
- Content must not start or end with a ‘/’
- Content must not contain ‘//’s

Note: Do not use unsupported character as this can affect the processing of the payment!

6. Namespace

A key requirement is that the correct Namespace “xmlns” is present in the XML header, and its value should follow the ISO 200022 standard for the respective pain.001 version. This is used to determine the pain.001 message version:
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">

In case a Namespace prefix is populated it Must be used consistently across all the XML-tags in the pain.001.

7. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009,
   Approved by the Payments SEG on 30 March 2009,
   Message Definition Report, Edition March 2009 (**Link**),
   pain.001.001.03, CustomerCreditTransferInitiationV03

8. Guidelines

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		**Customer Credit Transfer Initiation**	<CstmrCdtTrfI-nitn>				Message root, identifying message type
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader32	R	Set of characteristics shared by all individual Payment Information & trans-actions included in the message.
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Unique for each customer min. 90 calendar days. Will be returned in status message.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2022-01-03T14:45:35+02:00 **Valid values:** Current date -30 calendar days
1.6	++		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	R	Number of individual transactions contained in the message. Will be validated, and Message rejected if incorrect value is detected.
1.7	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	Total of all individual amounts included in the message, irrespective of cur-rencies. **Nordea:** 13 digits + 2 decimals allowed If included, value will be checked, and Message rejected if incorrect value. The sum is the hash total of values in Instructed or Equivalent Amount.
1.8	++		InitiatingParty	<InitgPty>	[1..1]	PartyId32	R	Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	C	Name by which a party is known, and which is usually used to identify that party. Not required by Nordea
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	Unique and unambiguous identification of a party.
9.1.13	++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	XOR	Unique and unambiguous way to identify an organisation.
9.1.14	+++++		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	C	Code allocated to organisations by the ISO9362 Registration Authority, un-der an International identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). For technical usage see "*User guide & Message flow*". Must be agreed with Nordea
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisation Identification1	C	
9.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	CUST: Customer identification, i.e. "Signer Id" as agreed with (or assigned by) Nordea, max. 13 digits. Must be used If BICOrBEI is not used

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.17	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificat-ionSchemeName1Choice	R	Name of the identification scheme.
9.1.18	+++++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	XOR	**Valid codes:** CUST = Customer Number
2.0	+		PaymentInformation	<PmtInf>	[1..n]	PaymentInstructionInform-ation3	R	Set of characteristics shared by all individual transactions included in the message. **Note:** Please see "*User guide & Message flow*" for potential impact when structuring the payment order in the XML Message.
2.1	++		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	R	Will be returned in a Status Report pain.002.001.03. Unique for each customer min. 90 calendar days. **Corporate Access:** Will be reported on the account statement if Corporate Access Account Reporting used. For usage via other services, please see *Country Appendix.*
2.2	++		PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	R	**Valid codes:** TRF = Credit Transfer CHK = Cheque. Must be used for International cheque payments. **Denmark, Request for Transfer:** Only TRF can be used. **Finland:** For Domestic payment to Money Order, only code TRF can be used. See further instructions under 2.80 Creditor Account. **Norway & Sweden:** For Domestic payment to Money order, either code TRF or CHK can be used. See further instructions under 2.80 Creditor Account.
2.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	C	For available booking options applied per country, please see *Country Appendix*, under each country description. If not used – Nordea standard booking principles will apply, i.e. batch booking for Domestic payments (SEPA-payments for Finland) will apply. For International (cross-border/cross-currency) payments, see *Country Appendices*. **Request for Transfer:** Batch booking instruction is not supported. **Valid codes:** false = Single booking requested true = Batch booking requested
2.4	++		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumText	C	Value will not be validated or reported back in pain.002
2.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	The value is the sum of the hash value in Instructed or Equivalent Amount. If used, the value will be validated, and Payment Information level rejected if found incorrect. **Nordea:** 11 digits + 2 decimals allowed **Norway:** For payment type "Money Order" (Domestic Cheque) only 9 digits + 2 decimals allowed.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.6	++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentType Information19	C	Set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level but should not be present at both levels.
2.7	+++		InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	C	Based on whether priority processing vs. normal processing is offered by the bank. **Valid codes:** NORM = Normal processing Default value at Nordea is NORM
2.8	+++		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	C	Agreement/rule under which the underlying credit transactions should be processed.
2.9	++++	{Or}	Code	<Cd>	[1..1]	External ServiceLevel1Code	XOR	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **Valid codes:** NURG = Non-urgent Payment SDVA = Same Day Value ("Treasury payments" see note below) SEPA = Single Euro Payments Area (see note below) URGP = Urgent Payment (see note below) For further information about usage of Treasury payments, please see *Country Appendix*.
2.11	+++		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2 Choice	C	Only used for Denmark. Denmark: used for Same Day Clearing and Nutral Date of Availability. Please see country Appendix Denmark.
2.12	++++	{Or	Code	<Cd>	[1..1]	External LocalInstrument1Code	XOR	**Valid code:** SDCL = Same Day Clearing
2.13	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	**Valid code:** NDAV = Neutral Date of Availability (Only used for Denmark) For usage, please see *Appendix Denmark*.
2.14	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Specifies the high-level purpose of the instruction based on a set of prede-fined categories. Payment type CORT, PENS, SALA and TREA can only be stated on this level, whilst payment type INTC (all countries) can alternatively be specified for each individual transaction level, but not for internal cash pool transfers (Nordea's Global Cash Pool service). See *User guide & Message flow*, for more information about available codes and combinations. **Request for Transfer:** SALA or PENS cannot be used and will cause rejection by Nordea

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.15	++++	{Or}	Code	<Cd>	[1..1]	External CategoryPurpose1Code	XOR	**Valid codes are:** CORT = Financial payment INTC = Intra company payment or Global Cash Pool transfers PENS = Pension payment SALA = Salary payment SUPP = Supplier payment (Default Value) TREA = Financial payment **Financial/Same-Day-Value payments:** CORT or TREA must be present **Internal Cash Pool transfers** (Nordea's Global Cash Pool service): INTC must be used. For further information about usage of Treasury payments, please see *Country Appendix.*
2.17	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	R	Requested execution is the date when the payment will be booked and processed if sufficient funds on the account. **Note:** For Salary & Pension payments Finland and Sweden and for Request for Transfer please see each *Country Appendix*.
2.18	++		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	DateTime	C	Can only be used for Internal Cash Pool transfers. Back valuation is allowed up to three months (the first in this month minus two months). For further information, please see *Country Appendix*.
2.19	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Name, Country and Identification are required. **Note:** Debtor identifies the legal owner of the DebtorAccount which will be fetched from Nordea's internal records, if provided to the beneficiary.
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	R	Debtor Name is required but will be replaced with account holder name by Nordea. Request for Transfer: Debtor Name up to 140 characters will be forwarded to the executing bank. For usage of name and addresses, please see *Country Appendix*.
9.1.1	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	PostalAddress is required for Request for Transfer, minimum TownName and Country.
9.1.5	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must not be included in StreetName.
9.1.6	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	BuildingNumber separate from StreetName.
9.1.7	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	PostCode is recommended.
9.1.8	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	TownName I required by CGI MP Schema.
9.1.10	++++		Country	<Ctry>	[0..1]	Code	R	Country is required by CGI-MP schema.
9.1.11	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	**For Cross-border, RfT and SEPA:** PostalAddress must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								AddressLine can be combined with structured elements, e.g. PostCode and TownName.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	Unique and unambiguous identification of either a party or specific agreement with Nordea.
9.1.13	++++	{Or]	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	XOR	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	Identification either assigned by official authorities or between Nordea and the customer. **Norway:** Codes in 9.1.19 Proprietary are used for Norway only. Ignored for other countries. **NIDN:** The payments approver's National Identity Number outside the Nordic countries. **SOSE:** The payments approvers Social Security Number in the Nordic countries. **XARF:** Is required. Minimum One occurrences of NIDN or SOSE is required and Maximum Two instances of occurrences are allowed. The codes XADT, XAMT and XADV are Not supported by Nordea
9.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	**Nordea use:** Customer agreement (Nordea's CCM agreement) identification with Nordea is mandatory (BANK). Customer number is optional to use (CUST). Can be used for SEPA payments. Will be ignored for Request for Transfer and "Treasury payments".
9.1.17	Max35Text		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	
9.1.18	+++++++	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	**Valid codes:** BANK = Bank Party Identification CUST = Customer Number
9.1.19	+++++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	**New codes (only used for Norway):** NIDN = eXternal National Identity Number [R]. SOSE = eXternal Social Security Number [R]. XARF = eXternal Authorisation Reference [R]. Note: NIDN or SOSE is required. See note in 9.1.15. The following codes are Not used by Nordea: XADT = eXternal Authorisation DateTime. XAMT = eXternal Authorisation Method. XAVD = eXternal Authorisation Vendor.
2.20	++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount32	R	For further information, please see *Country Appendix*.
1.1.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
1.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	IBAN can be used for all countries where allowed. For technical usage see "*User guide & Message flow*". **Finland:** Only IBAN can be used.
1.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentificat-ion1	XOR	
1.1.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	BBAN can be used for all countries where allowed. **Note:** BBAN cannot be used for SEPA payments.
1.1.4	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Cho-ice	R	
1.1.5	++++++	{Or}	Code	<Cd>	[1..1]	ExternalAccountIdentificat-ion1Code	XOR	**Valid code:** BBAN
1.1.11	+++		Currency	<Ccy>	[0..1]	ActiveOrHistor-icCurrencyCode	R	Currency of the debtor account must be present.
2.21	++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitut-ionIdentification5	R	
6.1.0	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution Identification7	R	
6.1.1	++++		BIC	<BIC>	[0..1]	BICIdentifier	C	BIC (SWIFT) address must be used for Denmark, Finland, Norway and Re-quest for Transfer. For Sweden either BIC or ClearingSystemIdentification must be used. For technical usage see "*User guide & Message flow*". **Valid Nordea BICs are:** NDEADKKK=Denmark NDEAFIHH=Finland NDEAGB2L=Great Britain (Request for Transfer) NDEANOKK=Norway NDEASESS=Sweden NDEAUS3N=USA (Request for Transfer) Use of any other BIC will be processed by Nordea as Request for Transfer.
6.1.2	++++		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMem-berIdentification2	C	If BIC is not used for Sweden, ClearingSystemIdentification must be used
6.1.3	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentificat-ion2Choice	R	
6.1.4	++++++	{Or}	Code	<Cd>	[1..1]	ExternalClearingSystemI-dentification1Code	XOR	**Valid code:** SESBA = Swedish Bankers Association Other codes will be rejected.
6.1.6	+++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	**Valid branch number:** 9960 = Nordea Other branch numbers will be rejected.
6.1.8	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	Accepted but ignored.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.17	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Accepted but ignored.
2.23	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	If UltimateDebtor is used, Name is required. Information on Payment level will be used for all payments on credit transaction level and cannot at the same time be used on credit transaction level which will, if used, cause re-jection by Nordea. For usage of name and addresses, please see *Country Appendix*. For Cross-border, RfT, SEPA and Sweden domestic: If PostalAddress is used it must follow the rules for Structured or Hybrid address format and mini-mum TownName and Country must be provided.
9.1.0	+++		Name	<Nm>	[0..1]	Max140Text	R	Name is required. Depending on payment type, there might be limitations in number of characters. See country appendices for details. Name on this level will be used for all payments on credit transaction level, unless similar Name on credit transaction level have been used.
9.1.1	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	**Sweden:** When used for Domestic payments both PostCode and TownName are mandatory.
9.1.5	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must not be included in StreetName.
9.1.6	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	BuildingNumber separate from StreetName.
9.1.7	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	**Sweden:** If address is used for Domestic payments, PostCode must be pre-sent.
9.1.8	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	**Sweden:** If address is used for Domestic payments, TownName must be present.
9.1.10	++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country is required.
9.1.11	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	For Cross-border, RfT, SEPA and Sweden domestic: PostalAddress must follow the rules for Structured or Hybrid address for-mat. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag. AddressLine can be combined with structured elements, e.g. PostCode and TownName.
9.1.12	+++		Identification	<Id>	[0..1]	Party11Choice	C	**Request for Transfer:** Information will not be processed.
9.1.13	++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	XOR	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdenti-fication1	R	
9.1.16	++++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA pay-ments **Sweden:** Information will not be processed except for SEPA payments.
9.1.17	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificat-ionSchemeName1Choice	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.18	+++++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	**Valid code:** CUST = Customer number
2.24	++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	ChargeBearer should be used on either payment or transaction level but not both. Since Nordea applies SHAR and/or SLEV (SEPA payments) as default value it is recommended to use ChargeBearer, if needed, only on Transaction level. **Valid codes:** DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level **Request for Transfer:** SLEV is not supported. **Nordea use:** **Within EU/EES area:** Only SHAR or SLEV can be used for all payment types, use of other codes will be rejected. **Outside EU/EES area:** DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments, use of other codes will be rejected. **Sweden:** Other codes then SHAR or SLEV for International (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected. Information on this level will be used for all payments on credit transaction level.
2.27	++		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	CreditTransferTransactionInformation10	R	Set of elements used to provide information on the individual transaction(s) included in the message.
2.28	+++		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1	R	
2.29	++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	Instruction Id - Customers point-to-point reference number. If sent by customer it will be returned in the status, debit advice reports and account statements if Corporate Access Account Reporting used. For further information about usage by Nordea for Request for Transfer and availability on Debtor's account statement through other services for Denmark, please see *Country Appendix*.
2.30	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	The end-to-end id must be unique for each customer for a min. period of 90 calendar days. This will be used for duplicate control at transaction level. Will be returned in the status, debit advice reports and account statements if Corporate Access Account Reporting used. For further information about usage by Nordea (Denmark, Finland and Request for Transfer), please see *Country Appendix*. **Note:** Will not be forwarded for all Domestic and International payments due to limitations in the local payment and/or SWIFT infrastructure.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.31	+++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformat-ion19	C	Set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level but should not be present at both levels.
2.33	++++		ServiceLevel	<SvcLvl>	[0..1]	ServiceLevel8Choice	C	If used it will prevail information used under Service Level on Payment In-formation level. Agreement/rule under which the credit transactions should be processed. See *Country Appendix*, for more information. Using other codes or code combinations can result in payment rejection.
2.34	+++++	{Or}	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	XOR	**Valid codes:** NURG = Non-urgent Payment (Default Value) SEPA = Single Euro Payments Area (see note below) URGP = Urgent Payment (see note below) URNS = Urgent Payment Net Settlement ("Faster payment" for Nordea UK) Nordea uses NURG as default value. **Note 1**: SEPA will be treated by Nordea as NURG. **Note 2:** Urgent (URGP) payment can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-bor-der/cross-currency) payments (from Nordic countries) and Request for Transfer, with the exception of Finland, where it can be used for certain Do-mestic payments as specified in relevant *Country Appendixes*. **Note 3:** "Faster payment" (URNS) can only be used for Nordea UK (RfT) and when Category Purpose Supplier (SUPP) used. Can only be used on this level.
2.39	++++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Only code INTC, SUPP or TAXS can be used on Transaction level. If code INTC used it will not be processed as internal cash pool transfers (Nordea's Global Cash Pool service). Please see further information about possible impact of confirmation pro-cess flow in *User guide & Message flow*.
2.40	+++++	{Or}	Code	<Cd>	[1..1]	ExternalCategoryPur-pose1Code	XOR	**Valid codes:** INTC = Intra company payment SUPP = Supplier payment (Default Value) TAXS = TaxPayment (Only to be used for Norway and **only** on this level)
42	+++		Amount	<Amt>	[1..1]	AmountType3Choice	R	Negative amount not allowed. Currency code for the credit currency must be stated. **Request for Transfer:** Rouble (RUB) payments or instructions towards Rus-sia cannot be used and will cause rejection by Nordea.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.43	++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	XOR	For Domestic payments within Nordea and its branches valid values for currency code are: **Denmark:** DKK **Finland:** EUR **Great Britain:** GBP **Norway:** NOK **Sweden:** SEK **USA:** USD For available convertible currencies, please see *Country Appendix*. **Nordea incl. Treasury payment and Request for Transfer:** 11 digits + 2 deci-mals allowed **SEPA payments:** 9 digits + 2 decimals allowed **Finland:** Credit to an account with Nordea Finland maximum 10 digits + 2 decimals allowed. **Norway:** For payment type “Money Order” (Domestic Cheque) 9 digits + 2 decimals allowed. **Sweden:** For Treasury payments 13 digits + 2 decimals allowed.
2.44	++++	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	XOR	Only to be used for International (cross-border/cross-currency) payments. **Request for Transfer:** Not to be used. **Treasury payment incl. Cash Pool transfers:** Not to be used
2.45	+++++		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	Specifies the amount to be debited from the Debtor account **Nordea:** 11 digits + 2 decimals allowed **SEPA payments:** 9 digits + 2 decimals allowed
2.46	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrency-AndAmount	R	Currency in which the amount is to be transferred by Nordea
2.47	+++		ExchangeRateInformation	<XchgRateInf>	[0..1]	ExchangeRate1	C	
2.48	++++		ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	C	**Nordea use:** **Denmark:** Max. 10 digits incl. 5 decimals can be used. If used <Con-tractIdentification> (2.50) must be provided. **Norway:** Must be stated if <RateType> (2.49) used. Max. 8 digits incl. 4 deci-mals can be used **Finland, Request for Transfer and Sweden:** Not used

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.49	++++		RateType	<RateTp>	[0..1]	ExchangeRateType1Code	C	Rate type can only be used for Norway (only AGRD), otherwise information will be ignored by Nordea. **Valid codes:** AGRD = Exchange rate applied is the rate agreed between the parties. If exchange rate type is present, exchange contract reference must not be present.
2.50	++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	**Nordea use:** **Denmark:** Max. 11 characters. If used <ExchangeRate> (2.48) must be provided. **Finland:** Optional for International (cross-border/cross-currency) payments, max 14 characters. **Norway:** Max. 6 characters. **Request for Transfer and Sweden:** Not used.
2.51	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	ChargeBearer should be used on either payment or transaction level but not both. Since Nordea applies SHAR and/or SLEV (SEPA payments) as default value it is recommended to use ChargeBearer, if needed, only on Transaction level. **Valid codes:** DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level **Request for Transfer:** SLEV is not supported. **Nordea use:** **Within EU/EES area:** Only SHAR or SLEV can be used for all payment types, use of other codes will be rejected. **Outside EU/EES area:** DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments, use of other codes will be rejected. **Sweden:** Other codes then SHAR or SLEV for International (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected. Information on this level will be used for all payments on credit transaction level.
2.52	+++		ChequeInstruction	<ChqInstr>	[0..1]	ChequeMaturityDateRule	C	Must be used for transfer type CHK.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.53	++++		ChequeType	<ChqTp>	[0..1]	ChequeType2Code	R	Only valid for transfer type CHK **Valid code:** BCHQ Use of other codes will be rejected.
2.70	+++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId32	C	If information present in field 2.23 UltimateDebtor at Payment level then Credit Transaction level must not be present and will result in rejection by Nordea. If UltimateDebtor is used, Name is required. For usage of name and addresses, please see *Country Appendix*. For Cross-border, RfT, SEPA and Sweden domestic: If PostalAddress is used it must follow the rules for Structured or Hybrid address format and minimum TownName and Country must be provided.
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	Name is required. Depending on payment type, there might be limitations in number of characters. See country appendices for details.
9.1.1	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	**Sweden:** When used for Domestic payments both PostCode and TownName are mandatory.
9.1.5	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must not be included in StreetName.
9.1.6	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	BuildingNumber separate from StreetName.
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	**Sweden:** If address is used for Domestic payments, PostCode must be present.
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	**Sweden:** If address is used for Domestic payments, TownName must be present.
9.1.10	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If address is used, Country is required.
9.1.11	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	**For Cross-border, RfT, SEPA and Sweden domestic:** PostalAddress must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag. AddressLine can be combined with structured elements, e.g. PostCode and TownName.
9.1.12	++++		Identification	<Id>	[0..1]	Party11Choice	C	**Request for Transfer:** Information will not be processed.
9.1.13	+++++	{Or}	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	XOR	
9.1.15	++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA payments. **Sweden:** Information will not be processed, except for SEPA payments.
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.18	++++++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	**Valid code:** CUST = Customer Number
2.71	+++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	**Financial & Same-Day-Value payments (CORT or TREA):** Used for Creditor bank's cover bank. BIC must be present. **Global Cash Pool transfer:** IntermediaryAgent will not be processed. **Intercompany payments** (INTC): Can only be used where Creditor Bank is outside Nordea Group. If payment not consistent with rule, it will be rejected. **Request for Transfer:** As per requirement by executing bank. **Sweden:** Cannot be used for any other payment type than described above.
6.1.0	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	BIC is required. For technical usage see "*User guide & Message flow*".
2.72	+++		IntermediaryAgent1Account	<Intrmy-Agt1Acct>	[0..1]	CashAccount16	C	**Financial & Same-Day-Value payments (CORT or TREA):** Can be used, if known to the customer. A payment in a 3rd country currency may require that Debtor state the account with Creditor bank's cover bank. **Note:** This information, if used, will not be reported back 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]	GenericAccountIdentification1	XOR	
1.1.3	++++++		Identification	<Id>	[1..1]	Max34Text	R	
1.1.4	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	
1.1.5	+++++++	{Or}	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	Valid code: BBAN
2.77	+++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification5	C	Not used if Payment Method is CHK. Must be used for all International (cross-border/cross-currency), Treasury and Intercompany payments incl. Request for Transfer, except for SEPA payments. One of the below options must be used: 1) BIC 2) ClearingSystemIdentification and CreditorAgent Name **International/Intercompany & SEPA payments:** When IBAN is used within SEPA area, CreditorAgent will be ignored. For further information, please see *Country Appendix*.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.0	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution Identification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	C	If used BIC must be valid. For technical usage see *"User guide & Message flow"*.
6.1.2	+++++		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMem-berIdentification2	C	
6.1.3	++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystem Identification2Choice	R	
6.1.4	+++++++	{Or}	Code	<Cd>	[1..1]	ExternalClearingSystem Identification1Code	XOR	**Valid codes:** AUBSB = Australian Bank State Branch Code (BSB) CACPA = Canadian Payments Association Payment Routing Number CNAPS = Chinese CNAPS identifier GBDSC= UK Domestic Sort Code HKNCC = Hong Kong Bank Code INFSC = Indian Financial System Code NZNCC = New Zealand National Clearing Code USABA = United States Routing Number (Fedwire, NACHA) ZANCC = South African National Clearing Code **Note:** Use of other codes may cause rejection
6.1.6	++++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	Not valid Identification may cause rejection.
6.1.7	+++++		Name	<Nm>	[0..1]	Max140Text	C	Must be present when only Clearing System Identification used, otherwise ignored by Nordea.
6.1.8	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	
6.1.15	++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
6.1.17	++++++		Country	<Ctry>	[0..1]	CountryCode	R	When address used, Country is required.
6.1.18	++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
2.78	+++		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	CashAccount16	C	**Financial payments**: Can be used for financial payments to state the ac-count number of the creditor agent, if Creditor Agent is the beneficiary. Ei-ther CreditorAgentAccount or CreditorAccount **may** be present, but not both, see CreditorAccount 2.80. **Note:** If CreditorAgentAccount used - it will be reported under CreditorAc-count in the Debit Notification message.
1.1.0	++++		Identification	<Id>	[1..1]	AccountIdentification4Cho-ice	R	
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
1.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentificat-ion1	XOR	
1.1.3	++++++		Identification	<Id>	[1..1]	Max34Text	R	
1.1.4	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Cho-ice	R	
1.1.5	+++++++	{Or}	Code	<Cd>	[1..1]	ExternalAccountIdentificat-ion1Code	XOR	**Allowed code:** BBAN

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.79	+++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	R	Creditor Name and Country is required. For payment to Domestic/International cheque or Domestic Money Order the address of the Creditor must be stated in addition to Creditor's name. For Cross-border payments and RfT Name, Town Name and Country must be stated. For usage of name and addresses, please see *Country Appendix*. **SEPA payment:** Creditor identification information will be forwarded to beneficiary.
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	Name is required.
9.1.1	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	Country is required. **For Cross-border, Request for Transfer, SEPA and Sweden domestic:** PostalAddress must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag. AddressLine can be combined with structured elements, e.g. PostCode and TownName. For Domestic Money Orders StreetName/AddressLine, PostCode and TownName or AddressLine are mandatory. **International (cross-border/cross-currency) payments and Request for Transfer:** Either structured, address lines or Hybrid must be used. **SEPA payments:** Either structured, address lines or Hybrid can be used.
9.1.5	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must not be included in StreetName **Finland, Norway & Sweden:** When used for payment to Money Order, StreetName or AddressLine must be present.
9.1.6	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	BuildingNumber separate from StreetName.
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	**Finland, Norway & Sweden:** When used for payment to Money Order, PostCode must be present. **International cheque:** PostCode or AddressLine (see below) must be present.
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	For payment to Money Order, International (Cross-border/cross-currency) payments and Request for Transfer, TownName is required.
9.1.9	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
9.1.10	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Country must always be present.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.11	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	**For Cross-border, RfT, SEPA and Sweden domestic:** PostalAddress must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separetely in the TownName tag. AddressLine can be combined with structured elements, e.g. PostCode and TownName.
9.1.12	++++		Identification	<Id>	[0..1]	Party6Choice	C	Can be used for "Easy account" payments Denmark, SEPA payments for all countries and private identification for Domestic Money Orders in Finland. **Request for Transfer:** Information will not be processed.
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	Code TXID can only be used for Domestic payments in Denmark. **Denmark:** Used for Easy Account payment. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits. **SEPA:** If RF Creditor reference is used, then ordering customer identification (CUST) will not be processed.
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	++++++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	XOR	**Valid Codes:** **CUST** = Customer Number (Used for SEPA payments - for all countries) **TXID** = Tax Identification Number (Only for Denmark).
9.1.21	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	++++++		Other	<Othr>	[0..n]	GenericPersonIdentification1	R	
9.1.28	+++++++		Identification	<Id>	[1..1]	Max35Text	R	**Denmark:** Used for Easy Account payment. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits. **Finland:** Can be used for Domestic Money Orders with SOSE. **SEPA payments:** Can be used for all countries with SOSE.
9.1.29	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentification SchemeName1Choice	R	
9.1.30	++++++++	{Or}	Code	<Cd>	[1..1]	ExternalPerson Identification1Code	XOR	**Valid Codes:** **SOSE** = SocialSecurityNumber (Used for SEPA payments - for all countries and for Easy Account payment (DK) and for Money Orders (FI)).
2.80	+++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount24	C	Not to be used when Payment Method "CHK" used. **Financial payments:** Can be used to state the account number of either the creditor agent, if Creditor Agent is the beneficiary or the end Creditor. Either CreditorAgentAccount or CreditorAccount <u>**may**</u> be present, but not both, see CreditorAgentAccount 2.78.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
1.1.0	++++		Identification	<Id>	[1..1]	AccountIdentification4Cho-ice	R	
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International (cross-border/cross-currency), SEPA CT and Intercompany payments incl. Request for Transfer where beneficiary agent resides within EU/EES area, must have an IBAN number. Exception for Treasury payments, where IBAN is not mandatory. For technical usage see "*User guide & Message flow*". For further information, or deviations in usage of IBAN in each local coun-try, please see *Country Appendix*.
1.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentificat-ion1	XOR	
1.1.3	++++++		Identification	<Id>	[1..1]	Max34Text	R	**Nordea use:** For Easy Account payment type (DK) and payment to Money Order (NO, FI, SE) 'NOTPROVIDED' must be stated. In addition, for payment to Money Or-der full name and address information must be stated in 2.79 **Financial payments:** Either CreditorAgentAccount or CreditorAccount **must** be provided, but not both, see CreditorAgentAccount 2.78
1.1.4	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Cho-ice	R	Not to be used for Easy Account payment (DK) or Money Order (FI, NO & SE).
1.1.5	+++++++	{Or	Code	<Cd>	[1..1]	ExternalAccountIdentificat-ion1Code	XOR	**Valid code:** BBAN
1.1.6	+++++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	**Valid codes:** BGNR = Bankgiro number (Sweden) OCR = Creditor number (Denmark) **Request for Transfer:** Not to be used.
2.81	+++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId32	C	If UltimateCreditor is used, Name is required. **Note 1:** UltimateCreditor will not be processed to the clearing for Domestic payments in Denmark and Norway. **Note 2:** PostalAddress cannot be used for UltimateCreditor. For usage of name and addresses, please see *Country Appendix*. **International cheque payment:** Not used
9.1.0	++++		Name	<Nm>	[0..1]	Max140Text	R	Name is required.
9.1.12	++++		Identification	<Id>	[0..1]	Party11Choice	C	Can be used for SEPA payments for all countries. **Request for Transfer:** Information will not be processed.
9.1.13	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification8	XOR	
9.1.15	++++++		Other	<Othr>	[0..n]	GenericOrganisationIdenti-fication1	C	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificat-ionSchemeName1Choice	C	
9.1.18	++++++++	{Or}	Code	<Cd>	[1..1]	ExternalOrganisationIdenti-fication1Code	XOR	**Valid Code:** CUST = Customer Number (Used for SEPA payments – for all countries)
9.1.21	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	XOR	
9.1.27	++++++		Other	<Othr>	[0..n]	GenericPersonIdentificat-ion1	R	
9.1.28	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.29	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificat-ionSchemeName1Choice	R	
9.1.30	++++++++	{Or}	Code	<Cd>	[1..1]	ExternalPersonIdentificat-ion1Code	XOR	**Valid Code:** SOSE = Social Security Number (Used for SEPA payments – for all countries)
2.86	+++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Can either be used for SEPA payments (<Cd>) to inform about the purpose of the payment or for Domestic payments (<Prtry>) when reference to be quoted on statement. **Note:** Only one occurrence allowed. **Request for Transfer:** Information will not be processed.
2.87	++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Can be used for Sweden and SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List (ISO). Only four (4) characters allowed. **Note:** Will not be validated by Nordea.
2.88	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Reference quoted on statement. This reference will be presented on Credi-tor's account statement. It can only be used for Domestic payments. **Denmark:** Not used after Week 21 (May 2027). **Finland:** Not used **Norway:** Only to be used for payments to account when no advice is to be sent. Max. 35 characters can be used. **Note:** Information on this level will prevail information stated in 2.99 <Ustrd>
2.89	+++		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	C	Regulatory Reporting required for certain payments for Norway and Swe-den. Please see *Country Appendix*. **Note:** This tag can only be present one time per Credit Transaction, more occurrences will be ignored by Nordea. **Norway:** Mandatory for International payments (including Financial Pay-ments) above 100.000 NOK. **Sweden:** Mandatory for International payments (including Financial Pay-ments) above 150.000 SEK. **Request for Transfer:** As per requirement by executing bank.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
11.1.4	++++		Details	<Dtls>	[0..n]	StructuredRegulatoryRe-porting3	R	<Details> and related elements under Regulatory Reporting can be re-peated two times. Additional occurrences will be ignored by Nordea.
11.1.5	+++++		Type	<Tp>	[0..1]	Text	C	
11.1.8	+++++		Code	<Cd>	[0..1]	Max10Text	C	**Note:** Incorrect code for Norway will be rejected.
11.1.10	+++++		Information	<Inf>	[0..n]	Max35Text	C	One line of max. 35 characters can be used and will be forwarded to appro-priate authorities or executing bank (Request for Transfer). **Norway:** Text is mandatory.
2.90	+++		Tax	<Tax>	[0..1]	TaxInformation3	C	
13.1.0	++++		Creditor	<Cdtr>	[0..1]	TaxParty1	R	
13.1.3	+++++		TaxType	<TaxTp>	[0..1]	Max35Text	R	
2.98	+++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation7	C	Structured information can be used for both Domestic and International payments incl. Request for Transfer, unless specified differently below. Unstructured Remittance Information will not be processed if Structured Remittance Information exists, any exception will be stated below. **Finland:** For information on usage of SEPA AOS2 (Additional Optional Ser-vices) see *Appendix Finland*.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.99	++++		Unstructured	<Ustrd>	[0..n]	Max140Text	C	Numbers in parenthesis () indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules, i.e. as stated in parenthesis () below. Information how Nordea processes free text information, please see each *Country Appendix*. For usage per payment type, please see *Country Appendix*. **Denmark:** Maximum one line of 140 characters can be used for “Standard Credit transfer”, “Same Day Credit transfer” and "Easy Account transfer". Valid from Week 21 (May 2027). Maximum of 1.435 (41*35) characters for “Transfer form” can still be used and form type “75” still allow the combination of 1.435 (41*35) characters with one occurrence of Creditor Reference (SCOR). **Finland:** One occurrence of 140 characters can be used and is advised to use when more than one occurrence of Structured used within SEPA area. **Norway:** Maximum of 875 (25*35) characters can be used **Sweden:** Maximum one line of 140 characters can be used. Cannot be used for salary and pension payments. **Note:** If 2.88 <Prtry> used for NO, it will prevail information stated on this level. **International (incl. SEPA) & Treasury payments:** Only one occurrence of 140 characters (4*35) can be used. **Request for Transfer:** Only one occurrence of 105 characters (3*35) can be used.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.100	++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation9	C	**Use:** Can be used when at least one ReferredDocumentInformation (2.101) or Creditor Reference (2.120) is present. If Creditor Reference (2.120) present ReferredDocumentInformation (2.101) will be ignored. Total amount of Structured cannot be negative. If any errors detected – the whole Transaction level instruction will be rejected. **Denmark:** Only one occurrence of Structured Remittance Information with Creditor Reference (SCOR) can be used and only for payments via “Transfer form”, “Standard credit transfer”, “Same Day Credit transfer” and “Easy Account transfer”. If Structured Remittance Information is provided in “Standard Credit transfer”, “Same Day Credit transfer” and “Easy Account transfer”, any Unstructured Remittance Information will be ignored. **Note:** For “Transfer form" form type “01”, “73” structured reference cannot be used but transfer form type must be provided in 2.126. **Finland:** For standard SEPA credit transfer one occurrence can be used. For SEPA ERI maximum of 999 occurrences including min. one credit note can be used . For information on usage of SEPA ERI (Additional Optional Services) see *Appendix Finland*. **Norway:** Cannot be used for Salary and Pension payments. A maximum of 999 occurrences can be used for Creditor References. Alternatively, a maximum of 25 occurrences can be used with Document number. **Sweden:** Maximum 300 occurrences are allowed or one occurrence of Structured Remittance information with code SCOR. Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. For further information please see *Appendix Sweden*. **Note:** If IBAN for Creditor and <Strd> used, it will be processed and reported to Debtor/Creditor as Domestic payment and one occurrence of Structured Remittance Information is allowed for this case. **International (incl. SEPA):** Standard of maximum 4 occurrences can be used. Each occurrence can consist of Document Number or Creditor Reference (SCOR). For exceeding occurrences (up till 999) or for further information please see *Country Appendix* and also payment type description. **Request for Transfer:** A maximum of one occurrences can be used and can consist of either Document Number (CINV) or Creditor Reference (SCOR). **Treasury payments:** Maximum 1 occurrence can be used. It may consist of either an invoice number (CINV) or Creditor Reference (SCOR). For further information please see *Country Appendix*.
2.101	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	C	Only to be used once per instance of <Strd>.
2.102	++++++		Type	<Tp>	[0..1]	ReferredDocumentType2	R	
2.103	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	R	**Use:** CREN not allowed for Domestic payments Denmark.

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.104	++++++++	{Or}	Code	<Cd>	[1..1]	DocumentType5Code	XOR	**Valid codes:** CINV = Commercial Invoice CREN = Credit Note
2.107	++++++		Number	<Nb>	[0..1]	Max35Text	C	**Denmark:** Can be used for invoice only (CINV). Valid from Week 21 (May 2027). **Norway:** Can be used for invoice or credit note numbers. Maximum 20 characters can be used. **Sweden:** Can be used for reference, invoice or credit note numbers. Maximum 25 characters can be used.
2.108	++++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Can only be used for Norway
2.109	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Amount is mandatory if more than one structured is used and cannot contain zero. Total amount for all Structured Remittance Information within one Credit Transfer Transaction must equal amount on Credit Transfer Transaction level and cannot result in a zero amount, except for Domestic payments for Norway and can never result in a negative amount.
2.112	++++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CINV. **Note:** Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) **Nordea:** 11 digits + 2 decimals allowed **Norway:** For payment type "Money Order" (Domestic Cheque) only 9 digits + 2 decimals allowed. **SEPA payments:** 9 digits + 2 decimals allowed.
2.119	++++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CREN. **Note:** Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) **Nordea:** 11 digits + 2 decimals allowed **Norway:** For payment type "Money Order" (Domestic Cheque) only 9 digits + 2 decimals allowed. **SEPA payments:** 9 digits + 2 decimals allowed
2.120	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	
2.121	++++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
2.122	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	
2.123	++++++++	{Or}	Code	<Cd>	[1..1]	DocumentType3Code	XOR	**Valid code:** SCOR = Structured Communication Reference

ISO Index	Structural sequence	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
2.125	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	ISO (International Standardisation Organisation) reserved for ISO 11649 International creditor's reference. Used for SEPA payments and International (cross-border/cross-currency) payments, “Same Day Credit transfer”, "Standard Credit transfer" and “Easy Account transfer” for Denmark.
2.126	++++++		Reference	<Ref>	[0..1]	Max35Text	R	Please see 2.100 <Strd> for possible combined invoice, Creditor Reference and credit note usage. **Denmark:** For payment via “Transfer form” the form type (04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref>. The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 can be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary information stated in <Ustrd>. For Payment types "Standard Credit transfer", "Same-Day Credit transfer" and “Easy Account transfer” the reference can contain maximum 25 characters. If Creditor Reference is provided, 2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST and 2.86 Purpose and 2.99 Unstructured will not be forwarded. **Finland:** Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters. **Norway:** Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used. **Sweden:** Creditor Reference can contain maximum 25 characters **Request for Transfer:** Creditor Reference can contain maximum 30 characters.