

Corporate Access Payables Message Implementation Guideline

pain.001.001.09

CustomerCreditTransferInitiationV09

Version description

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1. Changes in elements or attributes compared to pain.001 ver. 3.

Element	Comment
Initiating Party AnyBIC	New element to indicate BIC address of the initiating party. AnyBIC is replacing BICorBEI.
Initiating Party LEI	New element to indicate Legal Entity Identifier of the initiating party.
Forwarding agent	New elements. Reserved for future use
Local Instrument Code	New code added for Instant Credit Transfers: INST (For future use)
Requested execution date Date / DateTime	Date or DateTime can be used to indicate the requested execution date and time. Time will only be used for instant payments with future payment date, otherwise it will be ignored.
Debtor Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Debtor Identification AnyBIC	New element to indicate BIC address of the debtor.
Debtor Identification LEI	New element to indicate Legal Entity Identifier of the debtor. Only supported for cross-border and SEPA payments.
Debtor Agent BICFI	New element to indicate BIC address of the Debtor Agent. BICFI is replacing BICorBEI.
Debtor Agent Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Ultimate Debtor (6.1.15.4.14) Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Ultimate Debtor Identification AnyBIC	New element to indicate BIC address of the ultimate debtor.
Ultimate Debtor Identification LEI	New element to indicate Legal Entity Identifier of the ultimate debtor. Only supported for cross-border and SEPA payments.
UETR	End-to-end reference for tracking of SWIFT payments. If not provided, Nordea will create the UETR.
Ultimate Debtor (6.1.15.6.7) Name and Postal address	Name is changed from 70 to 140 characters New address elements are introduced (see details further below)
Ultimate Debtor, Identification AnyBIC	New element to indicate BIC address of the ultimate debtor.
Ultimate Debtor, Identification LEI	New element to indicate Legal Entity Identifier of the ultimate debtor. Only supported for cross-border and SEPA payments.
Intermediary Agent1 (6.1.15.6.8) BICFI	New element to indicate BIC address of Intermediary Agent. BICFI is replacing BICorBEI.

Element	Comment
Creditor Agent BICFI	New element to indicate BIC address of the Debtor Agent. BICFI is replacing BICorBEI.
Creditor Agent Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Creditor Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Creditor, Identification AnyBIC	New element to indicate BIC address of the creditor.
Creditor, Identification LEI	New element to indicate Legal Entity Identifier of the creditor. Only supported for cross-border and SEPA payments.
Proxy (6.1.1.4.5) Code, Identifier	New elements to specify an alternate identification of the credit account, e.g. mobile number (For future use).
Ultimate Creditor Name and Postal address	Name is expanded from 70 to 140 characters New address elements are introduced (see details further below)
Ultimate Creditor, Identification AnyBIC	New element to indicate BIC address of the ultimate creditor.
Ultimate Creditor, Identification LEI	New element to indicate Legal Entity Identifier of the ultimate creditor. Only supported for cross-border and SEPA payments.
Regulatory reporting Debit Credit Reporting Indicator	New element to indicate if the included reporting applies to the debit side, the credit side or both.
Regulatory reporting Debit Credit Reporting Indicator, Details, Type	New element to indicate the type of regulatory reporting
Referred Document Amount Due Payable Amount	New element to indicate amount according to original invoice. Only supported for cross-border and SEPA payments.
Supplementary Data (6.1.15.6.26)	New elements. Reserved for future use.
Supplementary Data (6.1.12.1.1)	New elements. Reserved for future use.

2. Guidelines

2.1 BIC and LEI

New elements are added as replacement or in addition to existing elements. See table below.

BICFI is used for Financial institution BICs replacing *BIC*.

LEI (Legal Entity Identifier) is a global identifier for legal entities participating in financial transactions. The purpose of LEI is to help identify legal entities on a globally accessible database. See www.gleif.org.

If LEI is provided in debtor/ultimate debtor or creditor/ultimate creditor, it will be passed on to the beneficiary bank for SEPA and cross-border payments.

In a future step LEI can be used as an identifier under Initiating Party as an alias for the Signer Id.

Element	Element	Comment	Validation
Initiating party	AnyBIC	Replaces <BICOrBEI>	Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Initiating party	LEI	New	Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
Debtor	LEI	New	Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
Ultimate debtor	LEI	New	Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
Creditor	LEI	New	Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
Ultimate creditor	LEI	New	Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
Forwarding agent, Financial institution	BICFI	New - For future use	Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Debtor agent, Financial institution	BICFI	Replaces <BIC>	Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Intermediary agent, Financial institution	BICFI	Replaces <BIC>	Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Creditor agent, Financial institution	BICFI	Replaces <BIC>	Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

2.2 Requested Execution Date

Requested execution date must be given in one of the two sub-elements:

- Date
- DateTime

Example:

```
<ReqdExctnDt>
<Dt>2025-08-20</Dt>
</ReqdExctnDt>
```

Either of the elements can be used. Time will only be supported for Instant payments, otherwise ignored.

2.3 Address elements (Debtor, Debtor Agent, Ultimate debtor, Creditor Agent, Creditor and Ultimate Creditor)

The following Address elements are added in the new ISO version:

- Building Name
- Floor
- Post Box
- Room
- Town Location Name
- District Name

Please note that due to regulatory changes taking effect in November 2026 it will no longer be allowed to use fully unstructured address lines for cross border and SEPA payments. We recommend that you already now start using fully structured address or as a secondary option the hybrid address.

For Ultimate Debtor and Ultimate Creditor unstructured address is not allowed for cross border payments.

Structured address:

- Only structured address elements can be used (minimum: TownName & Country).
- AdrLine is not allowed

Hybrid address:

- Combination of structured ISO 20022 address elements **and** up to 2 lines of 70 characters of unstructured "AdrLine" is allowed.
- Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)
- Structured elements must not be repeated in the AdrLine element(s)

Example of structured and hybrid address:

Structured address

```
<Cdtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <StrtNm>Hoogstraat</StrtNm>
    <BldgNb>6</BldgNb>
    <BldgNm>Premium Tower</BldgNm>
    <Flr>18</Flr>
    <PstlCd>1000</PstlCd>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

Hybrid address

```
<Cdtr>
  <Nm>JOHN SMITH</Nm>
  <PstlAdr>
    <TwnNm>BRUSSELS</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>HOOGSTRAAT 6, 18th
    floor</AdrLine>
  </PstlAdr>
</Cdtr>
```

2.4 UETR reference

UETR is a Unique End-to-end Transaction Reference (commonly known as a UETR) is a unique string of 36 characters featured in all payment instruction messages carried over Swift. UETRs are designed to give a single, global reference which remains unaltered for the lifecycle of each transaction, which enables end-to-end transparency and functionality from Swift gpi, such as the payment Tracker.

In pain.001 ver. 9 it is possible to provide the UETR for cross-border payment and SEPA payments and Nordea will in such cases forward the UETR in the payment message to Swift. If not provided in the pain.001 Nordea will create the UETR.

The UETR is a fixed length 36- based on a standard algorithm (UUID version 4 as per IETF standard RFC 4122).

Example: de2da6c9-18be-48d4-8053-867ed90a316a

Swift performs validations to detect recycled UETRs, i.e., detect messages where the UETR has already been used.

2.5 Regulatory Reporting

New elements are introduced for regulatory reporting: *Debit Credit Reporting Indicator* and *Type*.

The Debit Credit Reporting Indicator must include one of the following values: *DEBT* or *CRED*. Please note that Nordea will not support the code *BOTH*.

DEBT is required if the regulatory information provided relates to the debit side, i.e. requirements in the country where the debiting account is held.

CRED is required if the regulatory information provided relates to the credit side, i.e. requirements in the country where the crediting account is held; requirements in the country where the crediting account is held.

Example of regulatory reporting:

```
<RgltryRptg>
<DbtCdtRptgInd>DEBT</DbtCdtRptgInd>
<Authrty>
<Ctry>SE</Ctry>
</Authrty>
<Dtls>
<Tp>PURP</Tp>
<Cd>101</Cd>
<Inf>Export and import of goods</Inf>
</Dtls>
</RgltryRptg>
```

2.6 Due Payable Amount

The element *Due Payable Amount* is introduced under *Referred Document Amount*.

This element can be used when the amount paid is according to the original invoice without any deductions. It will be supported by Nordea for SEPA and Cross border payments, but we cannot guarantee that it will be provided by the beneficiary bank.

Please note that only one occurrence of amount is allowed under Referred Document Amount, either Due Payable amount, Credit Note Amount or Remitted Amount.

Example of Due Payable Amount:

```
<RfrdDocAmt>
<DuePyblAmt Ccy="EUR">10000</DuePyblAmt>
</RfrdDocAmt>
```


3. Changes from pain.001.009 ver. 1.0 to pain.001.009 ver. 1.1

Creditor, Town Name: Nordea use is changed from Required to Conditional

Regulatory reporting:

The following tags are added for Regulatory reporting:

- Authority <Authrty>
- Country Code <Ctry>

See example in 2.5 Regulatory Reporting.

Changes in comments:

- **Legal Identifier (LEI)** in Debtor, Creditor, Ultimate Debtor & Ultimate Creditor.
Comment added: "Only supported for SEPA and cross-border payments".
- **Initiating party, Name:** Comment changed to: "Name of Initiating Party. Not required by Nordea".
- **Tax:** Comment added: "Not used. Might be re-introduced for RUB payments".
- **Regulatory reporting, Debit Credit Reporting Indicator:** Comment added: "BOTH" is not supported by Nordea"
- **Referred document amount, Due payable amount:** Comment added: "Will be supported by Nordea for SEPA and cross border payments, but it might not be supported by the beneficiary bank".