Nordea

Message Implementation Guideline

pain.008.001.08

CustomerDirectDebitInitiationV08

SEPA Direct Debit

MIG version:	2.2
Date:	2026-11-03

Version history

Version	Date	Description
2.2	2026-11-03	NbOfTxs and CtrlSum under Payment Information changed to mandatory (1 - 1).
2.1	2026-04-27	Original version.

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1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also referred to as “Nordea”).

The purpose of this documentation is to define how information in SEPA direct debit messages should be structured for the exchange between the message sender and Nordea.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.008.001.08 Customer Direct Debit Initiation, Common Global Implementation (CGI) Direct Debit Initiation recommendations and SEPA direct debit rule books and implementation guidelines published by the European Payments Council (EPC).

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1. This MIG does not include any technical issues such as security, retransmissions, or duplicates. For further information on ISO 20022 definitions on pain.008.001.08 can be found from ISO20022 homepage.

2. Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditors agent. It is used to request movement of funds from debtors account to a creditor. Electronic mandate handling service (e-Mandate) is not supported by Nordea.

3. Services

This SEPA direct debit MIG is applicable for creditors with Nordea accounts in **Finland.**

4. Character set

The ISO 20022 XML definitions allow the full range of global language requirements (UTF-8). Banks and their customers
must be able to support the Latin character set commonly used in international communication, if other characters are
used the bank might replace some of UTF-8 characters with characters from Latin char- acter set. Latin 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
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
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' +
Space

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'s

The following characters can also be used in text or information fields, but must be provided using the XML representation
as shown below

Special Character	XML Representation
&	&
<	<
>	>
"	"
'	'

For example A & B Creditor would define their name in pain.008 message, as:
<Cdtr>
<Nm>A & B Creditor </Nm>
</Cdtr>

5. Data types

String
A string of characters, in other words text. Example: "A string of characters"

Choice
Choose from the direct child elements. More information in the description field

DateTime
The dateTime data type is used to specify a date and a time. The dateTime is specified in the following form **"YYYY-MM-DDThh:mm:ss"** where:

- YYYY indicates the year
- MM indicates the month
- DD indicates the day
- T indicates the start of the required time section
- hh indicates the hour
- mm indicates the minute
- ss indicates the second

Date
The date data type is used to specify a date. The date is specified in the following form **"YYYY-MM-DD"** where:

- YYYY indicates the year
- MM indicates the month
- DD indicates the day
- Decimal
- The decimal data type is used to specify a numeric value.
- Example: 999.50

6. Structured and hybrid address

Unstructured addresses can be used up until November 2026.
Information regarding the Hybrid vs Structured address can be found in the EPC guidelines.

Example of structured and hybrid addresses:

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>
```

7. Guideline

Field	Real Name	Occurs	Type	Min	Max	2025	Description
<Document>	Document	1 -					XML Document
|___<CstmrDrctDbtInitn>	CstmrDrctDbtInitn	1 - 1					Customer direct debit initiation
|___|___<GrpHdr>	Group Header	1 - 1					Group header
|___|___|___<MsgId>	MessageIdentification	1 - 1	string	1	35		Unique point to point reference issued by the instruct- ing party. This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report.
|___|___|___<CreDtTm>	CreationDateTime	1 - 1	datetime				Date and time at which the message was created. Is checked and should not be older than 5 days.
|___|___|___<NbOfTxs>	NumberOfTransactions	1 - 1	string				Number of individual transactions contained in the messages. Number of transactions must match with the number of DirectDebitTransactionInformation Pattern ; [0-9]{1,15}
|___|___|___<CtrlSum>	ControlSum	0 - 1	decimal				Total of all individual amounts included in the mes- sage. Will be checked by the system in the bank.
|___|___|___<InitgPty>	InitiatingParty	1 - 1					__
|___|___|___|___<Nm>	Name	0 - 1	string	1	140		'Name' is limited to 70 characters in length. This must include the name of the customer holding the corporate agreement with the bank

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___<Id>	Identification	0 - 1	choice				Identification. While the type is choice, Nordea only allows <OrgId> as a child element
|___|___|___|___|___<OrgId>	OrganisationIdentification	1 - 1					One occurrence of 'Other' is allowed.
|___|___|___|___|___|___<Othr>	Other	0 - n					—
|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		The Identification that is agreed by Nordea is mandatory. 'Palvelutunnus' or 'Intermediary code' informed by Nordea.
|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Mandatory at Nordea. While the type is choice, Nordea only allows <Cd> as a child element
|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		Mandatory Code: CUST
|___|___<PmtInf>	PaymentInformation	1 - n					Every PaymentInformation in one message needs to be Euro currency.
|___|___|___<PmtInfId>	PaymentInformationIdentification	1 - 1	string	1	35		The direct debit reference is used to uniquely identify each PaymentInformation batch within a direct debit file, and will be returned in the status report. Group Header level id that can contain multiple debit transactions.
|___|___|___<PmtMtd>	PaymentMethod	1 - 1	string				Allowed Code: DD
|___|___|___<BtchBookg>	BatchBooking	0 - 1	boolean				If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested.
|___|___|___<NbOfTxs>	NumberOfTransactions	1 - 1	string				Number of individual transactions contained in the payment information

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							group. Pattern ; [0-9]{1,15}
|___|___|___<CtrlSum>	ControlSum	1 - 1	decimal				Total of all individual amounts included in the group.
|___|___|___<PmtTpInf>	PaymentTypeInformation	0 - 1					Mandatory according CORE and B2B EPC MIG
|___|___|___|___<SvcLvl>	ServiceLevel	0 - n	choice				Mandatory according CORE and B2B EPC MIG. While the type is choice, Nordea only allows <Cd> as a child element
|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		Only 'SEPA' is allowed.
|___|___|___|___<LclInstrm>	LocalInstrument	0 - 1	choice				Mandatory according CORE and B2B EPC MIG. While the type is choice, Nordea only allows <Cd> as a child element
|___|___|___|___|___<Cd>	Code	1 - 1	string	1	35		Indicates which scheme is used. Only 'CORE' or ´B2B´ is allowed. The mixing of different Local Instrument values is not allowed in the same message.
|___|___|___|___<SeqTp>	SequenceType	0 - 1	string				Must contain one of the following values: FRST, RCUR, FNAL or OOFF FRST: First transaction in a series RCUR: Recurring transaction in a series FNAL: Final transaction in a series OOFF: One off transaction
|___|___|___<ReqdColltnDt>	RequestedCollectionDate	1 - 1	date				Due date of the collection. Must be a TARGET day. Date cannot be in the past.
|___|___|___<Cdtr>	Creditor	1 - 1					__

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___<Nm>	Name	0 - 1	string	1	140		Mandatory according CORE and B2B EPC MIG. Creditor name required. 'Name' is limited to 70 characters in length.
|___|___|___|___<PstlAdr>	Postal Address	0 - 1					Please see start of document on use of Hybrid & Structured addresses
|___|___|___|___|___<Dept>	Department	0 - 1	string	1	70		Identification of a division of a large organisation or building
|___|___|___|___|___<SubDept>	Sub Department	0 - 1	string	1	70		Identification of a sub-division of a large organisation or building.
|___|___|___|___|___<StrtNm>	Street Name	0 - 1	string	1	70		Name of a street.
|___|___|___|___|___<BldgNb>	Building Number	0 - 1	string	1	16		Number that identifies the position of a building on a street.
|___|___|___|___|___<BldgNm>	Building Name	0 - 1	string	1	35	new	Name of the building or house.
|___|___|___|___|___<Flr>	Floor	0 - 1	string	1	70	new	Floor or storey within a building.
|___|___|___|___|___<PstBx>	Post Box	0 - 1	string	1	16	new	Numbered box in a post office, assigned to a person or organisation
|___|___|___|___|___<Room>	Room	0 - 1	string	1	70	new	Building room number.
|___|___|___|___|___<PstCd>	Post Code	0 - 1	string	1	16		Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
|___|___|___|___|___<TwnNm>	Town Name	0 - 1	string	1	35		Town name
|___|___|___|___|___<TwnLctnNm>	Town Location Name	0 - 1	string	1	35	new	Specific location name within the town.
|___|___|___|___|___<DstrctNm>	District Name	0 - 1	string	1	35	new	Identifies a subdivision within a country sub-division.

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___<CtrySubDvsn>	Country Sub Division	0 - 1	string	1	35		Identifies a subdivision of a country such as state, region, county.
|___|___|___|___|___<Ctry>	Country	0 - 1	string				Country code - 2 characters Pattern ; [A-Z]{2,2}
|___|___|___|___|___<AdrLine>	Address Line	0 - 2	string	1	70		Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Will not be used in structured addresses
|___|___|___|___<Id>	CreditorAccount	0 - 1	choice				Account Number of the Creditor. Only IBAN is allowed. Finnish accounts: Must be an EUR account
|___|___|___|___|___<OrgId>	Organisation Identification	1 - 1					__
|___|___|___|___|___|___<AnyBIC>	AnyBICIdentifier	0 - 1	string			new	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority. Use either AnyBIC or LEI Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___<LEI>	LEIIdentifier	0 - 1	string			new	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)". Use either AnyBIC or LEI Pattern ; [A-Z0-9]{18,18}[0-9]{2,2}
|___|___|___<CdtrAcct>	Creditor Account	1 - 1					__
|___|___|___|___<Id>	Identification	1 - 1	choice				Only IBAN is allowed
|___|___|___|___|___<IBAN>	IBAN	1 - 1	string				__ Pattern ; [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___<Ccy>	Currency	0 - 1	string				Optional. Not checked by the system. Finnish accounts: Only EUR account is allowed Pattern ; [A-Z]{3,3}
|___|___|___<CdtrAgt>	CreditorAgent	1 - 1					__
|___|___|___|___<FinInstnId>	FinancialInstitutionIdentification	1 - 1					Either 'BICFI' or 'Other/Identification' must be used
|___|___|___|___|___<BICFI>	BICFI	0 - 1	string			new	This attribute has to be provided only when the Creditor Bank explicitly requests this BIC and this Creditor Bank is located in a non-EEA SEPA country or territory. Must be 8 or 11 characters long BIC-code Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___<Othr>	Other	0 - 1					__
|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Only 'NOTPROVIDED' is allowed.
|___|___|___<UltmtCdtr>	UltimateCreditor	0 - 1					Ultimate party to which an amount of money is due. This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction information' level.
|___|___|___|___<Nm>	Name	0 - 1	string	1	140		'Name' is limited to 70 characters in length.
|___|___|___|___<Id>	Identification	0 - 1	choice				Identification code of the Creditor Reference Party. Choose between <OrgId> and <PrvtId>
|___|___|___|___|___<OrgId>	OrganisationIdentification	1 - 1					Either 'AnyBIC', 'LEI' or one occurrence of'Other' is allowed

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___<AnyBIC>	AnyBICIdentifier	0 - 1	string			new	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority. Use either AnyBIC or LEI Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___<LEI>	Lei	0 - 1	string			new	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)". Use either AnyBIC or LEI Pattern ; [A-Z0-9]{18,18}[0-9]{2,2}
|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose <Cd> or <Prtry>
|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		Content according ISO20022 External Code Sets list
|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed.
|___|___|___|___|___|___<DtAndPlcOfBirth>	DateAndPlaceOfBirth	0 - 1					__
|___|___|___|___|___|___|___<BirthDt>	BirthDate	1 - 1	date				__
|___|___|___|___|___|___|___<PrvcOfBirth>	ProvinceOfBirth	0 - 1	string	1	35		__
|___|___|___|___|___|___|___<CityOfBirth>	CityOfBirth	1 - 1	string	1	35		__

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___<CtryOfBirth>	CountryOfBirth	1 - 1	string				__ Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Creditor Identifier content must be according country specific EPC descriptions
|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose between <Cd> and <Prtry>
|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		Content according ISO20022 External Code Sets list
|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		Must specify 'SEPA'
|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___<ChrgBr>	ChargeBearer	0 - 1	string				Only ´SLEV´ is allowed. It is recommended that this element is specified at ´Payment Information´ level. CRED SHAR SLEV
|___|___|___<CdtrSchmeId>	CreditorSchemeIdentification	0 - 1					Credit Party that signs the mandate. It is recommended that all transactions within the same ‘Payment Information’ block have the same ‘Creditor Scheme Identification’.This data element must be present at either ‘Payment Information’ or ‘Direct Debit Transaction’ level. Creditor party that signs the mandate. The creditor receives the Creditor Identifier from Creditors bank. The Creditor identifier has the attributes defined in the Rulebook under AT-02.
|___|___|___|___<Id>	Identification	0 - 1	choice				Identifier of the Creditor is mandatory. Only <PrvtId> allowed

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Private Identification is used to identify either an organisation or a private person.
|___|___|___|___|___|___<Othr>	Other	0 - n					Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. ´Proprietary´ under ´Scheme name´ must specify ´SEPA´
|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Identification must be used with an Creditor Identifier described in General Message Element Specifications, Chapter 1.5.2. Creditor Identifier content must be according country specific EPC descriptions
|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				If CreditorSchemeIdentification is present, this ele- ment is mandatory. Only <Prtry> allowed
|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		Must specify "SEPA"
|___|___|___<DrctDbtTxInf>	DirectDebitTransactio nInformation	1 - n					__
|___|___|___|___<PmtId>	PaymentIdentification	1 - 1					__
|___|___|___|___|___<InstrId>	InstructionIdentification	0 - 1	string	1	35		Will be returned in the status reports. Id is not transmitted to debtor.
|___|___|___|___|___<EndToEndId>	EndToEndIdentification	1 - 1	string	1	35		Creditor's reference of the direct debit Collection. This will be returned in the status reports and will be returned to beneficiary unchanged. This will be transmit- ted to debtor.
|___|___|___|___<InstdAmt>	InstructedAmount	1 - 1	decimal				Amount of money to be moved between the debtor and creditor. Only 'EUR' is

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							allowed. Amount must be 0.01 or more and 999999999.99 or less. Pattern ; [A-Z]{3,3}
|___|___|___|___<ChrgBr>	ChargeBearer	0 - 1	string				__
|___|___|___|___<DrctDbtTx>	DirectDebitTransaction	0 - 1					Mandatory according CORE and B2B EPC MIG.
|___|___|___|___|___<MndtRltdInf>	MandateRelatedInformation	0 - 1					Mandatory according CORE and B2B EPC MIG.
|___|___|___|___|___|___<MndtId>	MandateIdentification	0 - 1	string	1	35		Unique Mandate Reference. Mandatory according CORE and B2B EPC MIG.
|___|___|___|___|___|___<DtOfSgntr>	DateOfSignature	0 - 1	date				Mandatory. Date of Signing of the Mandate
|___|___|___|___|___|___<AmdmntInd>	AmendmentIndicator	0 - 1	boolean				Indicates if the mandate has been amended. Only´True´ or ´False´ is allowed
|___|___|___|___|___|___<AmdmntInfDtls>	AmendmentInformationDetails	0 - 1					Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using one of the following message sub-elements.
|___|___|___|___|___|___|___<OrgnlMndtId>	OriginalMandateIdentification	0 - 1	string	1	35		Unique Mandate Reference as given by the Original Creditor who issued the Mandate. Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
|___|___|___|___|___|___|___<OrgnlCdtrSchmeId>	OriginalCreditorSchemeIdentification	0 - 1					Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.
|___|___|___|___|___|___|___|___<Nm>	Name	0 - 1	string	1	140		If present the new' Name' must be specified under 'Creditor'. 'Name' is limited to 70 characters in length.

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___|___<Id>	Identification	0 - 1	choice				Identifier of the Creditor is mandatory. Only <PrvtId> allowed
|___|___|___|___|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Private Identification is used to identify either an organisation or a private person.
|___|___|___|___|___|___|___|___|___|___<Othr>	Other	0 - n					Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. ´Proprietary´under ´Scheme Name´must specify ´SEPA´.
|___|___|___|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.
|___|___|___|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Only <Prtry> allowed
|___|___|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		Must specify "SEPA"
|___|___|___|___|___|___|___<OrgnlDbtrAcct>	OriginalDebtorAccount	0 - 1					To be used only for changes of accounts within the same bank
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	choice				Only <IBAN> allowed
|___|___|___|___|___|___|___|___|___<IBAN>	IBAN	1 - 1	string				Only IBAN allowed. To be used only for changes of accounts within the same bank Pattern ; [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
|___|___|___|___|___|___|___|___<OrgnlDbtrAgt>	OriginalDebtorAgent	0 - 1					To use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent. To be used with the 'FRST' indicator in the 'Sequence Type'.
|___|___|___|___|___|___|___|___<FinInstnId>	FinancialInstitutionIdentification	1 - 1					—

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___|___|___<BICFI>	BICFI	0 - 1	string			new	__ Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___|___|___|___<Othr>	Other	0 - 1					__
|___|___|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		To use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent. To be used with the 'FRST' indicator in the 'Sequence Type'.
|___|___|___|___|___<CdtrSchmeId>	Creditor Scheme ID	0 - 1					It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.
|___|___|___|___|___|___<Id>	CreditorSchemeIdentification	0 - 1	choice				Mandatory. Identifier of the Creditor. Only <PrvtId> allowed
|___|___|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Private Identification is used to identify either an organisation or a private person.
|___|___|___|___|___|___|___|___<Othr>	Other	0 - n					Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. ´Proprietary´ under ´Scheme name´ must specify SEPA
|___|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. Creditor Identifier content must be

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							according country specific EPC descriptions
|___|___|___|___<UltmtCdtr>	UltimateCreditor	0 - 1					This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction information' level.
|___|___|___|___|___<Nm>	Name	0 - 1	string	1	140		Ultimate party to which the amount is due. Name of the Creditor Reference Party Usage Rule: 'Name' is limited to 70 characters in length.
|___|___|___|___|___<PstlAdr>	Postal Address	0 - 1					Please see start of document on use of Hybrid & Structured addresses
|___|___|___|___|___|___<Dept>	Department	0 - 1	string	1	70		Identification of a division of a large organisation or building
|___|___|___|___|___|___<SubDept>	Sub Department	0 - 1	string	1	70		Identification of a sub-division of a large organisation or building.
|___|___|___|___|___|___<StrtNm>	Street Name	0 - 1	string	1	70		Name of a street.
|___|___|___|___|___|___<BldgNb>	Building Number	0 - 1	string	1	16		Number that identifies the position of a building on a street.
|___|___|___|___|___|___<BldgNm>	Building Name	0 - 1	string	1	35	new	Name of the building or house.
|___|___|___|___|___|___<Flr>	Floor	0 - 1	string	1	70	new	Floor or storey within a building.
|___|___|___|___|___|___<PstBx>	Post Box	0 - 1	string	1	16	new	Numbered box in a post office, assigned to a person or organisation
|___|___|___|___|___|___<Room>	Room	0 - 1	string	1	70	new	Building room number.

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___<PstCd>	Post Code	0 - 1	string	1	16		Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
|___|___|___|___|___|___<TwnNm>	Town Name	0 - 1	string	1	35		Town name
|___|___|___|___|___|___<TwnLctnNm>	Town Location Name	0 - 1	string	1	35	new	Specific location name within the town.
|___|___|___|___|___|___<DstrctNm>	District Name	0 - 1	string	1	35	new	Identifies a subdivision within a country sub-division.
|___|___|___|___|___|___<CtrySubDvsn>	Country Sub Division	0 - 1	string	1	35		Identifies a subdivision of a country such as state, region, county.
|___|___|___|___|___|___<Ctry>	Country	0 - 1	string				Country code - 2 characters Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___<AdrLine>	Address Line	0 - 2	string	1	70		Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Will not be used in structured addresses
|___|___|___|___|___<Id>	Identification	0 - 1	choice				Identification code of the Creditor Reference Party. Choose between <OrgId> and <PrvtId>
|___|___|___|___|___|___<OrgId>	OrganisationIdentification	1 - 1					—
|___|___|___|___|___|___|___<AnyBIC>	AnyBICIdentifier	0 - 1	string			new	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority. Use either AnyBIC or LEI Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___|___<LEI>	Lei	0 - 1	string			new	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							(LEI)". Use either AnyBIC or LEI Pattern ; [A-Z0-9]{18,18}[0-9]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose between <Cd> and <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed.
|___|___|___|___|___|___|___<DtAndPlcOfBirth>	DateAndPlaceOfBirth	0 - 1					__
|___|___|___|___|___|___|___|___<BirthDt>	BirthDate	1 - 1	date				__
|___|___|___|___|___|___|___|___<PrvcOfBirth>	ProvinceOfBirth	0 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<CityOfBirth>	CityOfBirth	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<CtryOfBirth>	CountryOfBirth	1 - 1	string				__ Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose between <Cd> and <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___<DbtrAgt>	DebtorAgent	1 - 1					Debtor Agent required by XML schema, but not used in the direct debit processing. Recommended to use "NOTPROVIDED", if the Debtor account is not known.
|___|___|___|___|___<FinInstnId>	FinancialInstitutionIdentification	1 - 1					Either 'BICFI' or 'Other/Identification' must be used
|___|___|___|___|___|___<BICFI>	BICFI	0 - 1	string			new	__ Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___<Othr>	Other	0 - 1					__
|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		Only 'NOTPROVIDED' is allowed.
|___|___|___|___<Dbtr>	Debtor	1 - 1					__
|___|___|___|___|___<Nm>	Name	0 - 1	string	1	140		'Name' is limited to 70 characters in length.
|___|___|___|___|___<PstlAdr>	Postal Address	0 - 1					Please see start of document on use of Hybrid & Structured addresses
|___|___|___|___|___|___<Dept>	Department	0 - 1	string	1	70		Identification of a division of a large organisation or building
|___|___|___|___|___|___<SubDept>	Sub Department	0 - 1	string	1	70		Identification of a sub-division of a large organisation or building.
|___|___|___|___|___|___<StrtNm>	Street Name	0 - 1	string	1	70		Name of a street.
|___|___|___|___|___|___<BldgNb>	Building Number	0 - 1	string	1	16		Number that identifies the position of a building on a street.

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___<BldgNm>	Building Name	0 - 1	string	1	35	new	Name of the building or house.
|___|___|___|___|___|___<Flr>	Floor	0 - 1	string	1	70	new	Floor or storey within a building.
|___|___|___|___|___|___<PstBx>	Post Box	0 - 1	string	1	16	new	Numbered box in a post office, assigned to a person or organisation
|___|___|___|___|___|___<Room>	Room	0 - 1	string	1	70	new	Building room number.
|___|___|___|___|___|___<PstCd>	Post Code	0 - 1	string	1	16		Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
|___|___|___|___|___|___<TwnNm>	Town Name	0 - 1	string	1	35		Town name
|___|___|___|___|___|___<TwnLctnNm>	Town Location Name	0 - 1	string	1	35	new	Specific location name within the town.
|___|___|___|___|___|___<DstrctNm>	District Name	0 - 1	string	1	35	new	Identifies a subdivision within a country sub-division.
|___|___|___|___|___|___<CtrySubDvsn>	Country Sub Division	0 - 1	string	1	35		Identifies a subdivision of a country such as state, region, county.
|___|___|___|___|___|___<Ctry>	Country	0 - 1	string				Country code - 2 characters Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___<AdrLine>	Address Line	0 - 2	string	1	70		Information that locates and identifies a specific address, as defined by postal services, presented in free format text. Will not be used in structured addresses
|___|___|___|___|___<Id>	Identification	0 - 1	choice				Debtor Identification Code. Choose between <OrgId> and <PrvtId>
|___|___|___|___|___|___<OrgId>	OrganisationIdentification	1 - 1					Either ‘AnyBIC', 'LEI’ or one occurrence of ‘Other’ is allowed

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___<AnyBIC>	AnyBICIdentifier	0 - 1	string			new	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority. Use either AnyBIC or LEI Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___|___<LEI>	Lei	0 - 1	string			new	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)". Use either AnyBIC or LEI Pattern ; [A-Z0-9]{18,18}[0-9]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose <Cd> or <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed.
|___|___|___|___|___|___|___<DtAndPlcOfBirth>	DateAndPlaceOfBirth	0 - 1					__
|___|___|___|___|___|___|___|___<BirthDt>	BirthDate	1 - 1	date				__
|___|___|___|___|___|___|___|___<PrvcOfBirth>	ProvinceOfBirth	0 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<CityOfBirth>	CityOfBirth	1 - 1	string	1	35		__

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___|___<CtryOfBirth>	CountryOfBirth	1 - 1	string				__ Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose <Cd> or <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___<DbtrAcct>	DebtorAccount	1 - 1					Only IBAN is accepted.
|___|___|___|___|___<Id>	Identification	1 - 1	choice				Only <IBAN> allowed
|___|___|___|___|___|___<IBAN>	IBAN	1 - 1	string				Only IBAN is allowed. Pattern ; [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
|___|___|___|___<UltmtDbtr>	UltimateDebtor	0 - 1					Mandatory, if provided by the Debtor in the Mandate.
|___|___|___|___|___<Nm>	Name	0 - 1	string	1	140		Name of the Debtor Reference Party. 'Name' is limited to 70 characters in length. Mandatory if provided by the Debtor in the mandate.
|___|___|___|___|___<PstlAdr>	Postal Address	0 - 1					Please see start of document on use of Hybrid & Structured addresses
|___|___|___|___|___|___<Dept>	Department	0 - 1	string	1	70		Identification of a division of a large organisation or building

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___<SubDept>	Sub Department	0 - 1	string	1	70		Identification of a sub-division of a large organisation or building.
|___|___|___|___|___|___<StrtNm>	Street Name	0 - 1	string	1	70		Name of a street.
|___|___|___|___|___|___<BldgNb>	Building Number	0 - 1	string	1	16		Number that identifies the position of a building on a street.
|___|___|___|___|___|___<BldgNm>	Building Name	0 - 1	string	1	35	new	Name of the building or house.
|___|___|___|___|___|___<Flr>	Floor	0 - 1	string	1	70	new	Floor or storey within a building.
|___|___|___|___|___|___<PstBx>	Post Box	0 - 1	string	1	16	new	Numbered box in a post office, assigned to a person or organisation
|___|___|___|___|___|___<Room>	Room	0 - 1	string	1	70	new	Building room number.
|___|___|___|___|___|___<PstCd>	Post Code	0 - 1	string	1	16		Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
|___|___|___|___|___|___<TwnNm>	Town Name	0 - 1	string	1	35		Town name
|___|___|___|___|___|___<TwnLctnNm>	Town Location Name	0 - 1	string	1	35	new	Specific location name within the town.
|___|___|___|___|___|___<DstrctNm>	District Name	0 - 1	string	1	35	new	Identifies a subdivision within a country sub-division.
|___|___|___|___|___|___<CtrySubDvsn>	Country Sub Division	0 - 1	string	1	35		Identifies a subdivision of a country such as state, region, county.
|___|___|___|___|___|___<Ctry>	Country	0 - 1	string				Country code - 2 characters Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___<AdrLine>	Address Line	0 - 2	string	1	70		Information that locates and identifies a specific address, as defined by postal

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							services, presented in free format text. Will not be used in structured addresses
|___|___|___|___|___<Id>	Identification	0 - 1	choice				Identification code of the Debtor Reference Party. Choose between <OrgId> & <PrvtId>
|___|___|___|___|___|___<OrgId>	OrganisationIdentification	1 - 1					Either 'AnyBIC' or 'LEI' or one occurrence of 'Other' is allowed.
|___|___|___|___|___|___|___<AnyBIC>	AnyBICIdentifier	0 - 1	string			new	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority. Use either AnyBIC or LEI Pattern ; [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
|___|___|___|___|___|___|___<LEI>	Lei	0 - 1	string			new	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)". Use either AnyBIC or LEI Pattern ; [A-Z0-9]{18,18}[0-9]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose <Cd> or <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___|___|___<PrvtId>	PrivateIdentification	1 - 1					Either ´Date and Place of Birth´or one occurrence of ´Other´is allowed

Field	Real Name	Occurs	Type	Min	Max	2025	Description
|___|___|___|___|___|___|___<DtAndPlcOfBirth>	DateAndPlaceOfBirth	0 - 1					__
|___|___|___|___|___|___|___|___<BirthDt>	BirthDate	1 - 1	date				__
|___|___|___|___|___|___|___|___<PrvcOfBirth>	ProvinceOfBirth	0 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<CityOfBirth>	CityOfBirth	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<CtryOfBirth>	CountryOfBirth	1 - 1	string				__ Pattern ; [A-Z]{2,2}
|___|___|___|___|___|___|___<Othr>	Other	0 - n					__
|___|___|___|___|___|___|___|___<Id>	Identification	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<SchmeNm>	SchemeName	0 - 1	choice				Choose <Cd> or <Prtry>
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		__
|___|___|___|___|___|___|___|___|___<Prtry>	Proprietary	1 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___<Purp>	Purpose	0 - 1	choice				Purpose of the Collection. Only <Cd> allowed
|___|___|___|___|___<Cd>	Code	1 - 1	string	1	4		Content according ISO20022 External Code Sets list
|___|___|___|___<RmtInf>	RemittanceInformation	0 - 1					Remittance information from the Creditor. Either ‘Structured’ or ‘Unstructured’, may be present.
|___|___|___|___|___<Ustrd>	Unstructured	0 - n	string	1	140		Free text provided for matching reconciliation. ‘Unstructured’ may carry structured remittance information, as agreed between the Creditor and the

Field	Real Name	Occurs	Type	Min	Max	2025	Description
							Debtor. Only one occurrence of 'Unstructured' is allowed. If Structured Reference used, this will not be for- warded to Debtor
|___|___|___|___|___<Strd>	Structured	0 - n					'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Only one occurrence of 'Structured' is allowed.
|___|___|___|___|___|___<CdtrRefInf>	CreditorReferenceInformation	0 - 1					When present, the Creditor Bank is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present.
|___|___|___|___|___|___|___<Tp>	Type	0 - 1					__
|___|___|___|___|___|___|___|___<CdOrPrtry>	CodeOrProprietary	1 - 1	choice				Only <Cd> allowed
|___|___|___|___|___|___|___|___|___<Cd>	Code	1 - 1	string				Only 'SCOR' is allowed.
|___|___|___|___|___|___|___|___<Issr>	Issuer	0 - 1	string	1	35		__
|___|___|___|___|___|___|___|___<Ref>	Reference	0 - 1	string	1	35		Finnish accounts: reference number or ISO reference number. If 'Creditor' Reference contains a check digit, the receiving bank is not required to validate this. If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649)