Nordea

Corporate eGateway

Message Implementation Guideline

pain.009.001.03

MandateInitiationRequestV03

MIG version:	1.3
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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 mandate Messages should be structured for the exchange between the Message sender and Nordea.

The terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea Group’s homepage: www.nordea.com/eGateway.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.009.001.03 Mandate Initiation Request. Common Global Implementation (CGI) has not specified the recommendations for Mandate Initiation request version 3, only version 1.

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 more information about Direct debit services, please read the document “Functional specification for Nordea Direct Debits (NDD)”.
Additional information about account number structure, and usage, can be found in the document “Accounts in Nordea.doc” Both documents can be found from Nordea eGateway web page.

For further information on ISO 20022 definitions on pain.009.001.03 can be found from ISO20022 homepage from document “ISO20022_PaymentsMandates_MDR1.pdf”, under the headline “Third version of the Payments Mandates messages”.

Note: Nets has during 2020 sold their account-to-account based services to Mastercard.

2. Scope

The MandateInitiationRequest message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to set-up the instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor.

The MandateinitiationRequest is also used to forward the debtor initiated mandate to the creditor for acceptance. In Corporate eGateway this is only in Autogiro through Bankgiro service. Guidelines are marked in Nordea comment column with text “From Nordea to customer:”.

3. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2013,
   Approved by the Payments SEG in January 2013,
   Message Definition Report, Payments Mandates May 2013,
   pain.009.001.03, MandateInitiationRequestV03

4. Services

Services for which this MIG is applicable

1. **Denmark**
   - Betalingsservice (BS)
   - LeverandørService (LS)
2. **Sweden**
   - Autogiro Sweden

Note!

1. **MandateInitiationRequest message may contain mandates for one creditor and one service.**
2. **MandateInitiationRequest to service provider is not supported for Avtalegiro Norway.**

5. Danish Leverandørservice – Stop for file based Mandate initiation

As per September 2019 Mastercard has terminated the option for new Creditors to register mandates by file transfer using pain.009, MandateInitiationRequest.
New Creditors must from this date ask Debtor to register a mandate manually. Information concerning Leverandørservice is kept in this MIG, but can only be used by new customers in Nordea, having an existing Leverandørservice Creditor number.

More information can be found at Leverandørservice website:
https://www.mastercardpaymentservices.com/denmark/leverand%C3%B8rservice.

6. Use of references and identifications

Reference type	ISO index	Description
<MsgId>	2.4.1.1	Unique identification of the pain.009 message. Will be returned in pain.002 (2.1) message from Nordea. **Used by Nordea for duplicate control.**
<MndtReqId>	2.4.2.2	Mandate Request Identification - Unique identification for the new mandate request message. Mandatory in schema, but not stored not processed by Nordea. "NOT-PROVIDED" can be used.
Identification of the Creditor		
<CdtrSchmeId><Id><OrgId> <Othr><Id>	6.1.6.1.3.1.2.1	**Denmark** Creditor identification in BS or LS
<CdtrAcct><Id><Othr><Id>	6.1.2.1.2.1	**Sweden** Bankgiro number must be used
Identification of the Debtor		
<CdtrSchmeId><Id><OrgId> <Othr><Id>	6.1.6.1.3.1.2.1	**Denmark** Debtor group number in BS
<Ddtr><Id><OrgId> <Othr><Id>	6.1.6.1.3.1.2.1	**Denmark:** Two mandatory Ids for an organisation -The debtor's identification with creditor is maximum 15 chr. -Debtor's SE-number maximum 8 chr.
<Ddtr><Id><PrvId> <Othr><Id>	6.1.6.1.3.2.2.1	**Denmark:** Two mandatory Ids for private persons -The debtor's identification with creditor is maximum 15 chr. -Debtor's CPR-number maximum 10 digits
<Ddtr><Id><OrgId> <Othr><Id>	6.1.6.1.3.1.2.1	**Sweden** -The debtor's payor number must be maximum 16 digits -Debtor's organisation number is required, if debtor's payor number is not BG-number.
<Ddtr><Id><PrvId> <Othr><Id>	6.1.6.1.3.2.2.1	**Sweden** -The debtor's payor number must be maximum 16 digits - Debtor's personal identity number is required for new authorisations for private persons.

7. Guideline

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
		Mandate Initiation Request V03	**<MndtInitnReq>**	[1..1]	**MandateInitiationRequestV03**	
2.4.1		Group Header	<GrpHdr>	[1..1]	GroupHeader47	
2.4.1.1		Message Identification	<MsgId>	[1..1]	Max35Text	This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report **From Nordea to customer:** Used only for debtor initiated mandates in Sweden. Message Identification created by Nordea.
2.4.1.2		Creation Date Time	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
2.4.1.4		Initiating Party	<InitgPty>	[0..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	Presently not used.
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Required by CGI. The agreement Identification that is agreed with Nordea. **From Nordea to customer:** Code BANK is used to identify the bank. Used only for debtor initiated mandates in Sweden. In this case will contain both bank's and sending customer's identification.
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	Required by Nordea.
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** BANK BankPartyIdentification CUST CustomerNumber
2.4.2		Mandate	<Mndt>	[1..9999]	Mandate4	**Note!** Mandate Initiation Request message may contain mandates for one service in one message. New mandate requests for each service must be stated in separate Mandate Initiation Request messages. The Creditor and direct debit service information found in the first Mandate will be applied to all mandates in the message. The services are **Denmark:**

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
						CORE Betalingsservice (BS) via MASTERCARD B2B LeverandørService (LS) via MASTERCARD **Sweden:** CORE - Autogiro
2.4.2.1		Mandate Identification	<MndtId>	[0..1]	Max35Text	Not used. NOTPROVIDED can be given.
2.4.2.2		Mandate Request Identification	<MndtReqId>	[1..1]	Max35Text	**From customer to Nordea:** Not used. NOTPROVIDED can be given. **From Nordea to customer:** Used for debtor initiated mandates, only Sweden **Sweden:** Will be used for new debtor initated mandates via netbank. Nordea will generate the identification as follows: text "DEBTOR" followed by - 01 (New mandate via netbank) or - 02 (First reminder of new mandate via netbank) or - 03 (Second reminder of new mandate via netbank) and followed by date and time generated by Nordea Example: DEBTOR-01 YYYY-MM-DD_HH.MM.CC DEBTOR-02 YYYY-MM-DD_HH.MM.CC DEBTOR-03 YYYY-MM-DD_HH.MM.CC
2.4.2.3		Type	<Tp>	[0..1]	MandateTypeInformation1	
2.4.2.3.1		Service Level	<SvcLvl>	[0..1]	ServiceLevel8Choice	
2.4.2.3.1.1	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	**Allowed codes:** NURG - Non-urgent Payment
2.4.2.3.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
2.4.2.3.2		Local Instrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	User community specific instrument. **Denmark:** CORE Betalingsservice (BS) via Mastercard B2B LeverandørService (LS) via NETS **Sweden:** CORE - Autogiro
2.4.2.3.2.1	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	**Allowed codes:** CORE Core direct debit B2B Business to Business Direct Debit
2.4.2.3.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
2.4.2.4		Occurrences	<Ocrncs>	[0..1]	MandateOccurrences2	
2.4.2.4.1		Sequence Type	<SeqTp>	[1..1]	SequenceType2Code	**Allowed codes:** RCUR Recurring
2.4.2.4.2		Frequency	<Frqcy>	[0..1]	Frequency6Code	Will be ignored
2.4.2.4.3		Duration	<Drtn>	[0..1]	DatePeriodDetails1	

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.3.1.1		From Date	<FrDt>	[1..1]	ISODate	**Denmark:** For new mandates, the date the mandate becomes effective can be given. If this segment is not used, the mandate will take effect as soon as it is possible.
6.1.3.1.2		To Date	<ToDt>	[0..1]	ISODate	
2.4.2.7		Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	PartyIdentification43	Is used only for **Denmark** to identify the creditor (BS and LS) and Debtor group number (BS) **Note!** Only one creditor identification can be used in Mandate Initiation Request message. The first creditor identification found in the message will be applied to all new mandates.
		Identification	<Id>	[0..1]	Party11Choice	
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	Required for **Denmark**, not used for other countries. For BS two identifications and for LS one identification. Creditor identification is the creditor number in Mastercard. For BetalingsService it can be maximum 8 positions, and for LeverandørService maximum 5 positions. Creditor number must always be stated, and must be numeric. For Betalingsservice the debtor group number must always be stated. Debtor group number is 5 positions long, and must be numeric.
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	Creditor identification Debtor group number
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** CreditorNo Creditor Identifier in LS BSno Creditor Identifier in BS DebtorGroupNo Debtor group number in BS
2.4.2.8		Creditor	<Cdtr>	[1..1]	PartyIdentification43	
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	Name is recommended by CGI, but is not processed by Nordea
6.1.6.1.2		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Not used
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentification8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	**From Nordea to customer:** Used only for debtor initiated mandates in Sweden. **Sweden:** Bankgiro number
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**From Nordea to customer:** Used only for debtor initiated mandates in Sweden. **Code:** CUST CustomerNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6.1.3.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.6.1.4		Country Of Residence	<CtryOfRes>	[0..1]	CountryCode	
2.4.2.9		Creditor Account	<CdtrAcct>	[0..1]	CashAccount24	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. **Note!** Only one creditor account can be used in Mandate Initiation Request message. The first creditor account found in the message will be applied to all new mandates in the message. **Denmark:** For LS IBAN or BBAN required, for BS it will not be processed **Sweden:** Bankgiro number must be used
6.1.1.1.1		Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	
6.1.2.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
6.1.2.1.2.1		Identification	<Id>	[1..1]	Max34Text	
6.1.2.1.2.2		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed codes:** BBAN BBANIdentifier
6.1.2.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed codes:** BGNR Bankgiro number for Sweden

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.2.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.1.1.2		Type	<Tp>	[0..1]	CashAccount-Type2Choice	
6.1.1.2.1	{Or	Code	<Cd>	[1..1]	External-CashAccount-Type1Code	
6.1.1.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.1.1.3		Currency	<Ccy>	[0..1]	ActiveOrHistoricCur-rencyCode	
2.4.2.10		Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinan-cialInstitutionIdentifi-cation5	
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutio-nIdentification8	
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	Nordea's SWIFT BIC for the account servicing branch must always be present. BIC for the creditor bank: NDEADKKK=Denmark NDEASESS=Sweden
6.1.4.1.1.2		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMem-berIdentification2	Not used
6.1.4.1.1.2.1		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIden-tification2Choice	
6.1.4.1.1.2.1.1	{Or	Code	<Cd>	[1..1]	ExternalClearingSys-temIdentifi-cation1Code	
6.1.4.1.1.2.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.2.2		Member Identification	<MmbId>	[1..1]	Max35Text	
6.1.4.1.1.4		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
2.4.2.12		Debtor	<Dbtr>	[1..1]	PartyIdentification43	Used to identify the party that signs the mandate. **From Nordea to customer:** Used for debtor initiated mandates, currently only in Sweden. In addition to the debtor identification, debtor name and address information received from Autogiro will be forwarded.
6.1.6.1.1		Name	<Nm>	[0..1]	Max140Text	Debtor's name is recommended by CGI
6.1.6.1.2		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	Debtor's postal address is recommended by CGI
6.1.7.1.2		Department	<Dept>	[0..1]	Max70Text	
6.1.7.1.3		Sub Department	<SubDept>	[0..1]	Max70Text	

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.7.1.4		Street Name	<StrtNm>	[0..1]	Max70Text	
6.1.7.1.5		Building Number	<BldgNb>	[0..1]	Max16Text	
6.1.7.1.6		Post Code	<PstCd>	[0..1]	Max16Text	
6.1.7.1.7		Town Name	<TwnNm>	[0..1]	Max35Text	
6.1.7.1.8		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.7.1.10		Address Line	<AdrLine>	[0..7]	Max70Text	
6.1.6.1.3		Identification	<Id>	[0..1]	Party11Choice	**Denmark:** **For LS** the following organisation identifications must be populated: - The Debtor's identification with the Creditor (15 characters) using the code 'CUST' - The Debtor's SE-number (8 digits) using the code 'TXID' **For BS** the following identifications must be populated: **Either** 1.Organisation Id - The Debtor's identification with the Creditor (15 characters) using the code 'CUST' - The Debtor's SE-number (8 digits) using the code 'TXID' **Or** 2. Private Id - The Debtors identification with the Creditor (15 characters) using the code 'CUST' - Debtor's CPR-number (10 digits) by using the code 'SOSE'
6.1.6.1.3.1	{Or	Organisation Identification	<OrgId>	[1..1]	OrganisationIdentifi-cation8	
6.1.6.1.3.1.1		Any BIC	<AnyBIC>	[0..1]	AnyBICIdentifier	
6.1.6.1.3.1.2		Other	<Othr>	[0..n]	GenericOrganisatio-nIdentification1	**Denmark:** Two occurrences of Organisation Identifications are required: [1] Debtor's identification with the creditor [2] Debtor's official Id with Mastercard is the organisation number **Sweden:** One or two occurrences of Organisation Identifications are required: [1] Debtor's payor number [2] Debtor's official Id which for organisations is the organisation number
6.1.6.1.3.1.2.1		Identification	<Id>	[1..1]	Max35Text	**Denmark:** [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's SE-number maximum 8 chr. **Sweden:**

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
						[1] The debtor's payor number must be maximum 16 digits numeric. It is the recommendation of the Swedish banks that **BG-number should not be used for new mandates**, but debtor account together with debtor identification. [2] Debtor's organisation number is required, if debtor's payor number is not BG-number. An organization number must be padded with two zeroes in the beginning and be numeric (e.g. 00NNNNNNNNNN).
6.1.6.1.3.1.2.2		Scheme Name	<SchmeNm>	[0..1]	OrganisationIdentifi-cationScheme-Name1Choice	
6.1.6.1.3.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalOrganisatio-nIdentification1Code	**Allowed Codes for [1]:** CUST CustomerNumber **Allowed Codes for [2]:** TXID TaxIdentificationNumber
6.1.6.1.3.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.6.1.3.2	Or}	Private Identification	<PrvtId>	[1..1]	PersonIdentification5	
6.1.6.1.3.2.2		Other	<Othr>	[0..n]	GenericPersonIdenti-fication1	**Denmark:** Two occurrences of Private Identifications are required: [1] Debtor's identification with the creditor [2] Debtor's official Id with Mastercard which for private is CPR the personal number **Sweden:** One or two occurrences of Private Identifications are required: [1] Debtor's payor number [2] Debtor's official Id which for private is the personal identity number
6.1.6.1.3.2.2.1		Identification	<Id>	[1..1]	Max35Text	**Denmark:** [1] The debtor's identification with creditor is maximum 15 chr. [2] Debtor's CPR-number maximum 10 digits **Sweden:** [1] The debtor's payor number is stated with code CUST. The debtor's payor number must be maximum 16 digits numeric. [2] Debtor's personal identity number is required for new authorisations for pri-vate persons. A personal identity number must start with year including century and numberic (e.g. YYYYMMDDNNNN).
6.1.6.1.3.2.2.2		Scheme Name	<SchmeNm>	[0..1]	PersonIdentification-Scheme-Name1Choice	

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.6.1.3.2.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	**Allowed Codes [1]:** CUST CustomerNumber **Allowed Codes [2]:** SOSE SocialSecurityNumber
6.1.6.1.3.2.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
2.4.2.13		Debtor Account	<DbtrAcct>	[0..1]	CashAccount24	Debtor Account number **Denmark:** Required **Sweden:** Required if payor number is not BG-number. It is the recommendation of the Swedish banks that **BG-number should not be used** for new mandates, but debtor account together with debtor identification. **From Nordea to customer:** Used for debtor initiated mandates, currently only in Sweden. Account number BBAN is returned, if received from Bankgiro.
6.1.1.1.1		Identification	<Id>	[1..1]	AccountIdentification4Choice	
6.1.2.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	IBAN can be used
6.1.2.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
6.1.2.1.2.1		Identification	<Id>	[1..1]	Max34Text	Account number
6.1.2.1.2.2		Scheme Name	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
6.1.2.1.2.2.1	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed Codes:** BBAN BBANIdentifier
6.1.2.1.2.2.2	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.2.1.2.3		Issuer	<Issr>	[0..1]	Max35Text	
6.1.1.1.2		Type	<Tp>	[0..1]	CashAccountType2Choice	
6.1.1.2.1	{Or	Code	<Cd>	[1..1]	ExternalCashAccountType1Code	
6.1.1.2.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.1.1.3		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	
6.1.1.1.4		Name	<Nm>	[0..1]	Max70Text	
2.4.2.14		Debtor Agent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification5	Debtor Agent required by XML schema, but not used in the direct debit processing. Recommended to use "NOTPROVIDED", if the Debtor Agent is not known.
6.1.4.1.1		Financial Institution Identification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification8	

ISO Index	Or	pain.009.001.03 Mandate Initiation Request V03 Message Item	XML Tag	Mult.	Type	Nordea comment
6.1.4.1.1.1		BICFI	<BICFI>	[0..1]	BICFIIdentifier	
6.1.4.1.1.2		Clearing System Member Identification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	
6.1.4.1.1.2.1		Clearing System Identification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	
6.1.4.1.1.2.1.1	{Or	Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
6.1.4.1.1.2.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	
6.1.4.1.1.2.2		Member Identification	<MmbId>	[1..1]	Max35Text	
6.1.4.1.1.4		Postal Address	<PstlAdr>	[0..1]	PostalAddress6	
6.1.7.1.9		Country	<Ctry>	[0..1]	CountryCode	
6.1.4.1.1.5		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.4.1.1.5.1		Identification	<Id>	[1..1]	Max35Text	NOTPROVIDED can be used
2.4.2.16		Referred Document	<RfrdDoc>	[0..1]	ReferredDocumentInformation3	**From Nordea to customer:** Used for debtor initiated mandates, only Sweden. In case the debtor has a message to the creditor this element is used for forwarding the information.
2.4.2.16.1		Type	<Tp>	[0..1]	ReferredDocumentType2	
2.4.2.16.1.1		Code Or Proprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	
2.4.2.16.1.1.1	{Or	Code	<Cd>	[1..1]	DocumentType5Code	
2.4.2.16.1.1.2	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	**Allowed Codes:** INFO Information to creditor
2.4.2.16.1.2		Issuer	<Issr>	[0..1]	Max35Text	
2.4.2.16.2		Number	<Nb>	[0..1]	Max35Text	Information to creditor
2.4.2.16.3		Related Date	<RltdDt>	[0..1]	ISODate	Not used