

Nordea Account structure

Corporate eGateway

1. Nordea Account structures

The purpose of this document is:

- A) To provide an overview of the possibilities for customer to send and receive BBAN and IBAN account numbers vis-à-vis Corporate eGateway
- B) To explain the various debit account holder and beneficiary account structures within Nordea, when sending payment instructions or when receiving debit advices or account statements from Nordea's Corporate eGateway service

Note: Not applicable "n/a" indicates that the message type currently is not offered.

2. IBAN and BBAN in various messages for Nordea countries

Below is an overview of available IBAN and BBAN structures within Nordea. The overview is describing the IBAN & BBAN availability of Nordea **debit** Account Holder's account number.

For XML: Debtor Account <DbtrAcct> in pain.001 or Account <Acct> in camt.053 & 054 Messages

XML message:	pain.001.001.03		camt.054.001.02		camt.053.001.02 ¹	
Country	BBAN	IBAN	BBAN	IBAN	BBAN	IBAN
Canada (no IBAN)	x	-	n/a	n/a	x	-
Denmark	x	x	x	x	x	x
Finland	-	x	-	x	-	x
Norway	x	x	x	-	x	x
Sweden	x	x ²	x	x	x	x
United Kingdom	x	x	-	x	x	x
USA. (no IBAN)	x	-	n/a	n/a	x	-

¹ If "matched" account statement is used the account format must be in the same format as sent in PAYMUL or pain.001

² Bankgiro number cannot be structured as IBAN

2.1. Structure of Beneficiary's account number

The below overview describes in what structure an account to the beneficiary maybe structured for the different countries. This overview only describes **beneficiary** Account structures for **domestic** payments in each country. For cross-border or international payments the availability for usage of IBAN, please see chapter 2.2.

For XML: Creditor Account <CrdtAcct> in pain.001 or Creditor Account <CrdtAcct> in camt.054

XML message:	pain.001.001.03		camt.054.001.02	
Country	BBAN	IBAN	BBAN	IBAN
Canada (no IBAN)	x	-	n/a	n/a
Denmark ³	x	x	x	x
Finland	x	x	x	x
Norway	x	x	x	x
Sweden ⁴	x	x	x	x
United Kingdom	x	x	-	x
U.S.A. (no IBAN)	x ⁵	-	n/a	n/a

³ Beneficiary creditor number (payment via transfer form) cannot be structured as IBAN

⁴ Bankgiro number cannot be structured as IBAN

⁵ Branch clearing code is required

2.2 Structure for IBAN accounts

For information about structure of IBAN account numbers for Nordea accounts, please see enclosed overview or follow enclosed link to Nordea common site.

List of the European IBAN countries		
Country	Length	Examples
Denmark	18 an	DK5000400440116243
Finland	18 an	FI2112345600000785
Norway	15 an	NO9386011117947
Sweden	24 an	SE3550000000054910000003
United Kingdom	22 an	GB29NWBK60161331926819

For other countries, please use the following link.

[Nordea IBAN](#)

2.3 Structure for BBAN accounts for debit level in payments

The below description describes how the BBAN is structured for debit Account Holder on payment level within Nordea for all countries and how eventual clearing numbers and padding should be performed when sending payment instructions to Nordea's Corporate eGateway service.

For XML: Debtor Account <DbtrAcct> in pain.001 Messages

XML message:	pain.001.001.03
Country	Instruction usage of BBAN for Debit Account Holder
Canada	Bank account number must be maximum 10 digits
Denmark	Bank account number must be 14 digits. The first 4 digits of the bank account number must be the bank registration number. The last 10 digits must be the account number. If the bank registration number is shorter than 4 digits or the account number is shorter than 10 digits, it must be right aligned and padded with leading zeroes.
Finland	No BBAN
Norway	Bank account number must be 11 digits
Sweden Bankgiro	Bankgiro number minimum 7 and maximum 8 digits. Clearing code is not used. Note: International and high value payments cannot be made from/to bankgiro number.
Sweden PlusGiro	Bank account number minimum 2 and maximum 8 digits. Clearing code is not used.
Sweden Nordea	For international and high value payments, only Nordea bank and/or PlusGiro account may be used. Nordea bank account number must be 11 digits. The first 4 digits of the bank account number must be the clearing code. Account currency must be stated
United Kingdom	No BBAN
U.S.A.	Bank account number must be maximum 10 digits

2.4 Structure for BBAN accounts on credit level in payments

The below description describes how the BBAN is structured on credit level for beneficiary Account Holder on transaction level within Nordea for all countries and how eventual clearing numbers and padding should be performed when sending payment instructions to Nordea's Corporate eGateway service.

For XML: Credit Account <CrdtAcct> in pain.001 Messages

XML message:	pain.001.001.03
Country	Instruction usage of BBAN for beneficiary Account Holder
Canada	Bank account number must be maximum 10 digits
Denmark	<p>OCR Transfer form payments: FIK Creditor number must be 8 digits. If creditor number is shorter than 8 digits it must be right aligned and padded with leading zeroes.</p> <p>Domestic transfers: Bank account number must be 14 digits. The first 4 digits of the bank account number must be the bank registration number. The last 10 digits must be the account number. If the bank registration number is shorter than 4 digits or the account number is shorter than 10 digits, it must be right aligned and padded with leading zeroes.</p>
Finland	No BBAN
Norway	Bank account number must be 11 digits
Sweden	<p>Bankgiro number minimum 7 and maximum 8 digits. Clearing code is not used.</p> <p>PlusGiro Bank account number minimum 2 and maximum 8 digits. Clearing code is not used.</p> <p>Bank account number Must include a 4 digit clearing code. Minimum length 11 digits (including clearing code). Maximum length 14 digits (Payments from PlusGiro) or 16 digits (Payments from Bankgiro). (For NB Personal accounts (code Personkonto), the clearing is always "3300").</p> <p>Note: Exception for payment from PlusGiro to a Swedbank account where the clearing code starts with 8. Then the clearing code must be 5 digits. Maximum 15 digits including the clearing code.</p>
United Kingdom	Bank account number must consist of 8 digits
U.S.A.	Bank account number must be maximum 17 digits.