
Corporate Access Account Reporting
Message Implementation Guidelines

camt.054.001.02 – Credit Notification

BankToCustomerDebitCreditNotificationV02

MIG version: 1.9
Date: 01-08-2022

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1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in a credit notification message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO 20022 camt.054.001.02 BankToCustomerDebitCreditNotification and Common Global Implementation - Market Practice (CGI-MP) recommendations, which are available at: [CGI-MP link](#)

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

2. About Corporate Access

Corporate Access is Nordea’s file-based Cash Management solution. The service enables Nordea’s customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as for example salaries, pension, urgent and cross-border/cross-currency payments (pain.001.001.03) from accounts in all the countries in the Nordic region. In return, the customer will receive status reports (pain.002.001.02) and debit notifications (camt.054.001.02). The solution includes the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest). Nordea will as a response to a camt.055.001.01 send a pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

In addition, Nordea offers a credit notification (camt.054.001.02), covering all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. This credit notification will provide detailed information about received credit transactions to an account owner or to a party authorised by the account owner to receive the message.

Simultaneously with the release of credit notification Nordea provides customers with the BankToCustomer-Statement message (camt.053.001.02) including all Nordic countries, i.e. Denmark, Finland, Norway and Sweden. It can be used to inform the account owner, or authorised party, of single or multiple credit and debit entries reported to the account.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the statement. Nordea uses the standard codes according to ISO. Appendix 1, which is included to this document, provides further details.

4. Types of transactions included

Denmark

- Reference (FIK) payments (Transfer form type 71 and 75)
- Non-reference payments (Transfer form type 73)
- Domestic credit transfers (Non-reference payments)
- Domestic credit transfers (RF Creditor reference payments)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Intercompany
- MobilePay
- Easy Account
- Lockbox
- Point of Sale (Card transaction) – **Currently not provided**

Finland

- Reference (SEPA) payments (Account to Account)
- Non-reference (SEPA) payment (Account to Account)
- Direct payment (Account to Account)
- SEPA Direct Debit
- Cross-border (currency) payments
- Internal cash pool transactions
- Intercompany
- Lockbox

Norway

- Reference (KID) payments (Nets settlement)
- Structured invoice payments (Nets settlement)
- Payments with advice (Nets settlement)
- Giro payments (Nets settlement)
- Autogiro (Nets settlement)
- Domestic credit transfers (Non-reference payments)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Intercompany
- Domestic SWIFT payments
- Lockbox Note: Only single booked
- Point of Sale (Card transaction) Note: Only lump-sum information reported

Sweden

- PlusGiro payments (incl. OCR payments)
- Bankgiro payments (incl. OCR payments)
- Domestic Credit Transfers
- Domestic Instant payments (Swish)
- Cross-border payments (incl. SEPA credit transaction)
- Internal cash pool transactions
- Lockbox

5. Nordea usage of the ISO 20022 format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Statement, Entry and TransactionDetails information. One file will only contain one message. A message sent by Nordea will in the first release contain credit notifications for one account as agreed under the Corporate Cash Management agreement with Nordea. Each credit notification will include one or more Entries whereas, dependent on booking rules applied by Nordea, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as “Mandatory” by ISO 20022 for camt.054.001.02 are included in Nordea’s *Corporate Access Credit Notification* 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 BankToCustomerDebitCreditNotification”. 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	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Use	Nordea comment
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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 ISO 20022, 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	One or several occurrences (value for “n” represents total number of occurrences)
1..3	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 “*BankToCustomerDebitCreditNotification*”: Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See the examples that follows:

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	2015-07-21T05:32:31.000Z
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. ISO 20022 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 ISO 20022 or Required by CGI-MP.
XOR	eXclusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions <i>or</i> 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 ISO 20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access File Transfer* at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.054.001.02 is available on the ISO 20022 website: ([Link](#))

6. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition December 2009 ([Link](#))
camt.054.001.02 - BankToCustomerDebitCreditNotificationV02

7. Guidelines

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
	-		BankToCustomerDebitCreditNotification	<BkToCstmrD- btCdtNtfcn>				
1.0	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader42	R	Message root, identifying message type
1.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Identification created by Nordea and will be unique for min. 90 calendar days.
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31.000Z
1.3	++		MessageRecipient	<MsgRcpt>	[0..1]	PartyIdentification32	R	This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be reported.
9.1.12	+++		Identification	<Id>	[0..1]	Party6Choice	R	
9.1.13	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.14	+++++		BICOrBEI	<BICOrBEI>	[0..1]	Identifier	C	Code allocated to organisations by the ISO9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	Customer identification with code CUST, as assigned by Nordea (Service Id), will be reported. Code BANK will always be reported (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment.
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used codes: BANK BankPartyIdentification (Nordea) CUST Customer number

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
1.5	++		AdditionalInformation	<AddtInf>	[0..1]	Max500Text	C	Used code: /CRED/ - Notification with Credit entries only
2.0	+		Notification	<Ntfcn>	[1..n]	AccountNotification2	R	Each notification contains one account.
2.1	++		Identification	<Id>	[1..1]	Max35Text	R	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification. Unique at Nordea for min. 90 calendar days. Note: Nordea will use date/time (i.e. YYYYMMDDHHMMSS), currency and last four (4 digits) of the reported account.
2.4	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the notification was created. Expressed using UTC designator [Z] with or without offset. Example: 2015-07-21T05:32:31.000Z
2.10	++		Account	<Acct>	[1..1]	CashAccount20	R	Customers can choose to have the account number reported as IBAN or BBAN. Based on CCM Agreement
1.2.0	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.2.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	
1.2.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	
1.2.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	
1.2.4	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	C	
1.2.5	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Used code: BBAN
1.2.11	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	
1.2.13	+++		Owner	<Ownr>	[0..1]	PartyIdentification32	R	Party that legally owns the account will always be reported.
1.2.14	++++		Name	<Nm>	[0..1]	Max140Text	R	
1.2.26	++++		Identification	<Id>	[0..1]	Party6Choice	C	
1.2.27	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	C	
1.2.29	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	C	
1.2.30	+++++		Identification	<Id>	[1..1]	Text	R	Sweden: Organisational number of the company owning the agreement

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
1.2.31	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
1.2.32	+++++++	{{Or	Code	<Cd>	[1..1]	Code	R	Used code: COID Company ID (only for Sweden)
1.2.33	+++++++	Or}}	Proprietary	<Prtry>	[1..1]	Text	C	Not used
1.2.34	+++++++		Issuer	<lssr>	[0..1]	Text	C	Not used
1.2.35	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	C	Not used
1.2.56	+++		Servicer	<Svcr>	[0..1]	BranchAndFinancialInstitutionIdentification4	R	
1.2.57	++++		FinancialInstitutionIdentification	<FinInstId>	[1..1]	FinancialInstitutionIdentification7	R	
1.2.58	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
1.2.59	+++++		ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	C	Only used for Sweden. Will always be reported for Swedish accounts.
1.2.60	+++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	
1.2.61	+++++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	Used code: SESBA Swedish Bankers Association
1.2.63	+++++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	Branch number 9960 will always be used for Nordea Sweden accounts
1.2.65	+++++		PostalAddress	<PstIAdr>	[0..1]	PostalAddress6	R	
1.2.74	+++++++		Country	<Ctry>	[0..1]	CountryCode	R	Used codes: DK = Denmark FI = Finland NO = Norway SE = Sweden
2.56	++		Entry	<Ntry>	[0..n]	ReportEntry2	R	Set of elements reported to specify an entry in the notification.
2.57	+++		EntryReference	<NtryRef>	[0..1]	Max35Text	R	Increased by one (1) for each entry.
2.58	+++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Posted amount in the currency of the account reported and is the total of one or many entry details. Note: Zero amount, i.e. "0.00" may occur.

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.59	+++		CreditDebitIndicator	<CdtDbtInd>	[1..1]	CreditDebitCode	R	Used codes: CRDT Credit DBIT Debit (Only Finland)
2.60	+++		ReversalIndicator	<RvslInd>	[0..1]	TrueFalseIndicator	C	Finland: Will be reported, if available. If <CdtDbtInd> is "DBIT" and <RvslInd> is "true" the original entry was a credit. Used code: true Correction
2.61	+++		Status	<Sts>	[1..1]	EntryStatus2Code	R	Used code: BOOK Booked
2.62	+++		BookingDate	<BookgDt>	[0..1]	DateAndDateTimeChoice	R	Booking date will always be reported.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.63	+++		ValueDate	<ValDt>	[0..1]	DateAndDateTimeChoice	C	Value date will always be reported, except for intraday files on Swedish accounts.
4.1.0	++++		Date	<Dt>	[1..1]	ISODate	R	
2.64	+++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Will always be reported. Denmark: Will be reported when available.
2.71	+++		BankTransactionCode	<BkTxCd>	[1..1]	BankTransactionCodeStructure4	R	ISO Transaction Codes are used (see Appendix 1).
2.72	++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	R	ISO Transaction Codes are used (see Appendix 1).
2.73	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.74	+++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.75	+++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	
2.76	+++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	
2.115	+++		EntryDetails	<NtryDtls>	[0..n]	EntryDetails1	R	Set of elements reported to provide details on the entry.
2.122	++++		TransactionDetails	<TxDtls>	[0..n]	EntryTransaction2	R	Set of elements reported to provide information on the underlying transaction(s).
2.123	+++++		References	<Refs>	[0..1]	TransactionReferences2	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.125	+++++		AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	C	Will always be reported. Denmark: Will be reported when available.
2.128	+++++		EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	C	Will be reported if provided by originators bank.
2.129	+++++		TransactionIdentification	<TxId>	[0..1]	Max35Text	C	Sweden: If image information file is used this reference will point at a specific image reported for the transaction.
2.133	+++++		Proprietary	<Prtry>	[0..1]	ProprietaryReference1	C	Denmark & Sweden: Will be reported for card (acquiring) transactions Finland: Not used Norway: Will be reported for "BankAxept" cards Note: Specification of included transactions will be reported by external provider.
2.134	+++++		Type	<Tp>	[1..1]	Max35Text	R	Always "OTHR"
2.135	+++++		Reference	<Ref>	[1..1]	Max35Text	R	POS system reference/identification
2.136	++++		AmountDetails	<AmtDtls>	[0..1]	AmountAndCurrencyExchange3	R	
2.1.0	+++++		InstructedAmount	<InstdAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	C	Only used for international payments.
2.1.1	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.1.9	+++++		TransactionAmount	<TxAmt>	[0..1]	AmountAndCurrencyExchangeDetails3	R	Will always be reported. Note: Zero amount, i.e. "0.00" may occur.
2.1.10	+++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	
2.1.11	+++++		CurrencyExchange	<CcyXchg>	[0..1]	CurrencyExchange5	C	
2.1.12	+++++		SourceCurrency	<SrcCcy>	[1..1]	ActiveOrHistoricCurrencyCode	R	
2.1.13	+++++		TargetCurrency	<TrgtCcy>	[0..1]	ActiveOrHistoricCurrencyCode	C	
2.1.14	+++++		UnitCurrency	<UnitCcy>	[0..1]	ActiveOrHistoricCurrencyCode	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.1.15	+++++++		ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	R	Exchange rate will be reported with maximum 8 digits including 4 decimals. Nordea will currently report currency exchange rate as expressed by the local country, i.e. against currency base denomination "1" or "100".
2.1.36	+++++		ProprietaryAmount	<PrtryAmt>	[0..n]	AmountAndCurrency-ExchangeDetails3	C	Only reported for international payments.
2.1.37	+++++++		Type	<Tp>	[1..1]	Max35Text	R	Used code: IBS Interbank Settlement Amount
2.1.38	+++++++		Amount	<AmtCcy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	The amount transferred between the Debtor-Bank and the CreditorBank.
2.1.43	+++++		BankTransactionCode	<BkTxCd>	[0..1]	BankTransactionCodeStructure4	R	ISO Transaction Codes are used (see Appendix 1).
2.1.44	+++++		Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	R	ISO Transaction Codes are used (see Appendix 1).
2.1.45	+++++++		Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	R	
2.1.46	+++++++		Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	R	ISO Transaction Codes are used (see Appendix 1).
2.1.47	+++++++		Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	R	
2.1.48	+++++++		SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionSubFamily1Code	R	
2.1.79	+++++		RelatedParties	<RltdPties>	[0..1]	TransactionParty2	C	
2.1.81	+++++		Debtor	<Dbtr>	[0..1]	PartyIdentification32	C	Will be reported if provided by originators bank
9.1.0	+++++++		Name	<Nm>	[0..1]	Max140Text	C	
9.1.1	+++++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	C	One instance of structured or unstructured address reported if provided by originators bank
9.1.5	+++++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName.
9.1.7	+++++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
9.1.8	+++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
9.1.10	+++++++		Country	<Ctry>	[0..1]	CountryCode	C	
9.1.11	+++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	Will be reported if provided by originators bank

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9.1.13	+++++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST CustomerNumber
2.182	+++++		DebtorAccount	<DbtrAcct>	[0..1]	CashAccount16	C	Will be reported when possible and allowed.
1.1.0	+++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	
1.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	Only reported in Norway
1.1.2	+++++		Other	<Othr>	[1..1]	GenericAccountIdentification1	R	
1.1.3	+++++		Identification	<Id>	[1..1]	Max34Text	R	
1.1.4	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	C	
1.1.6	+++++		Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Used codes: BGNR BankGiro Number (SE) MOBNB Mobile payments/Swish (SE)
2.183	+++++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	C	Will be reported if made available by Originators bank. Sweden: Not reported
9.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	C	
9.1.1	+++++		PostalAddress	<PstAdr>	[0..1]	PostalAddress6	C	One instance of structured or unstructured address reported if provided by originators bank.
9.1.5	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName.
9.1.7	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
9.1.8	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
9.1.10	+++++		Country	<Ctry>	[0..1]	CountryCode	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
9.1.11	+++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	Used for SEPA payments.
9.1.13	+++++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST CustomerNumber
2.184	+++++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	C	Will be reported if provided by Originators bank.
9.1.0	+++++++		Name	<Nm>	[0..1]	Max140Text	C	
9.1.12	+++++++		Identification	<Id>	[0..1]	Party6Choice	C	Used for SEPA payments.
9.1.13	+++++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	R	
9.1.15	+++++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST CustomerNumber
2.185	+++++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount16	C	
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	C	

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1.1.5	+++++	{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	Used code: BBAN
1.1.6	+++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Used codes: BGNR BankGiro Number (SE) OCR Nets Creditor Number (DK)
2.186	+++++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	C	Will be reported if provided by Originators bank.
9.1.0	+++++		Name	<Nm>	[0..1]	Max140Text	C	
9.1.12	+++++		Identification	<Id>	[0..1]	Party6Choice	C	Used for SEPA payments.
9.1.13	+++++		OrganisationIdentification	<Orgld>	[1..1]	OrganisationIdentification4	C	
9.1.15	+++++		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	R	
9.1.16	+++++		Identification	<Id>	[1..1]	Max35Text	R	
9.1.17	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	
9.1.18	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST CustomerNumber
2.191	+++++		RelatedAgents	<RltdAgts>	[0..1]	TransactionAgents2	C	
2.192	+++++		DebtorAgent	<DbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	Will be reported if available. Sweden and Finland: Not used
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	
6.1.8	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	R	
6.1.17	+++++		Country	<Ctry>	[0..1]	CountryCode	R	
2.194	+++++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification4	C	Will be reported if available. Sweden: Not reported
6.1.0	+++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	R	
6.1.1	+++++		BIC	<BIC>	[0..1]	BICIdentifier	R	
2.204	+++++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Incoming payments: Will be reported if available.
2.205	+++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	Not used.

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.206	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	R	Incoming payments: Denmark: Reported for domestic credit transfers. Norway: Reported for payments when no advice is to be sent.
2.214	++++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	C	Denmark, Finland and Sweden: Both <Ustrd> and <Strd> may be reported.
2.215	+++++		Unstructured	<Ustrd>	[0..n]	Max140Text	C	Sweden: For usage, please see <AdditionalRemittanceInformation>.
2.216	+++++		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	C	Denmark: One instance only.
2.217	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..n]	ReferredDocumentInformation3	C	
2.218	+++++		Type	<Tp>	[0..1]	ReferredDocumentType2	R	
2.219	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType1Choice	R	
2.220	+++++	{Or	Code	<Cd>	[1..1]	DocumentType5Code	XOR	Used codes: CINV Commercial Invoice CREN CreditNote
2.221	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Used codes: (only for Danish credit transfers, when provided by payer) DEBI Debtor's identification of payment CRED Creditor's identification of Debtor PRIM Reference to primary document
2.223	+++++		Number	<Nb>	[0..1]	Max35Text	C	Will be reported if available.
2.224	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Norway: Will be reported if available Denmark, Finland and Sweden: Not used
2.225	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount1	C	Will always be reported if available.
2.228	+++++		CreditNoteAmount	<Cdt-NoteAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Will be reported together with code CREN or SCOR.
2.235	+++++		RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Will be reported together with code CINV or SCOR.
2.236	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.237	+++++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	
2.238	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	
2.239	+++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	Used code: SCOR StructuredCommunicationReference
2.241	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	Used code: ISO International Standardisation Organisation - reserved for ISO 11649 international RF creditor reference.
2.242	+++++++		Reference	<Ref>	[0..1]	Max35Text	R	Denmark: For payment via "Transfer form" the form type is given in position 1 and 2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref>.
2.245	+++++		AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	Max140Text	C	Finland: Will be reported when additional reference information related to Document Number is available. Sweden: Will be reported when additional reference information related to Document Number is available. If information exceeds number of allowed characters the first 7 characters will consist of "/USTRD/" followed by the text "More information provided in Unstructured" and all additional information will be reported in <Unstructured>.
2.246	+++++		RelatedDates	<RltdDts>	[0..1]	TransactionDates2	C	Used for interest calculation/reporting.
2.247	+++++		AcceptanceDateTime	<AcptncDtTm>	[0..1]	ISODateTime	C	Finland: Will be reported if available. Denmark: Reported for incoming Transfer form payments.
2.250	+++++		InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	DateTime		Norway: Will be reported if available.
2.293	+++++		ReturnInformation	<RtrInf>	[0..1]	ReturnReasonInformation10	C	Only used for Finland.
2.304	+++++		Reason	<Rsn>	[0..1]	ReturnReason5Choice	C	Only used for Finland.
2.305	+++++	{Or	Code	<Cd>	[1..1]	Code	XOR	Not used.
2.306	+++++	Or}	Proprietary	<Prtry>	[1..1]	Text	R	Finland: Account Servicer Reference from original transaction (reversals).

ISO Index	Structural sequence	Or	camt.054.001.02 - Credit notification Message Item	XMLTag	Mult.	Type	Nordea Mult.	Nordea comment
2.307	+++++		AdditionalInformation	<AddtlInf>	[0..n]	Text	C	Finland: Free text with further information (if available).

8. Appendix 1 – Bank Transaction Codes

8.1 Batch booking entries – Entry level ¹

In case batch (lump-sum) booking applies by Nordea (valid for Domain “Payments”) the following Bank Transaction codes applies on Entry level. If an Entry cannot be defined both “Family” and “Sub-family” with code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Extended Domain	Not Available	Not Available	XTND	NTAV	NTAV	Y	Y	Y	Y
Payments	Not Available	Not Available	PMNT	NTAV	NTAV	Y	Y	Y	Y
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN			Y	
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT			Y	
Payments	Received Credit Transfers	Not Available	PMNT	RCDT	NTAV				Y
Payments	Issued Direct Debits	Direct Debit	PMNT	IDDT	PMDD			Y	
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD		Y		
Payments	Received Direct Debits	SEPA Core Direct Debet	PMNT	RDDT	ESDD		Y		

8.1.1 Bank Transaction codes on EntryDetail level when part of a batch booking

When BTC code **PMNT-RCDT-ATXN** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN			Y	

When BTC code **PMNT-RCDT-DMCT** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT			Y	

¹ Nordea’s Bank Transaction Codes are subject for changes and will be announced by Nordea when such changes will occur

When BTC code **PMNT-IDDT-NTAV** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Debit Debit	Not Available	PMNT	IDDT	NTAV				Y

When BTC code **PMNT-IDDT-PMDD** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Issued Debit Debit	Debit Debit	PMNT	IDDT	PMDD			Y	

When BTC code **PMNT-RCDT-NTAV** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Credit Transfers	Automatic Transfer	PMNT	RCDT	AUTT				Y
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT				Y
Payments	Lockbox Transactions	Deposit	PMNT	LBOX	LBDP				Y
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM				Y
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT				Y
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT				Y
Payments	Received Real-Time Credit Transfers	ACH Credit	PMNT	RRCT	ACDT			Y	Y

When BTC code **PMNT-RDDT-BBDD** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD		Y		

When BTC code **PMNT-RDDT-ESDD** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Direct Debits	SEPA CORE Direct Debit	PMNT	RDDT	ESDD		Y		

When BTC code **PMNT-RCDT-VCOM** used on Entry level

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	

8.2 Single booking entries - Entry level and Entry Detail/Transaction level ¹

When single booking applies by Nordea then the below Bank Transaction Code will be used on both Entry and Entry Detail/Transaction level. If an Entry Detail/Transaction cannot be defined “Sub-family” code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Cash Management	Account Balancing	Sweeping	CAMT	ACCB	SWEP	Y	Y	Y	
Cash Management	Account Balancing	Topping	CAMT	ACCB	TOPG	Y	Y	Y	
Cash Management	Account Balancing	Zero Balancing	CAMT	ACCB	ZABA	Y	Y	Y	
Extended Domain	Not Available	Not Available	XTND	NTAV	NTAV	Y	Y	Y	Y
Payments	Counter Transactions	Cash Deposit	PMNT	CNTR	CDPT		Y		
Payments	Customer Card Transactions	Credit Card Payment	PMNT	CCRD	POSC	Y			
Payments	Customer Card Transactions	Point-of-Sale (POS) Payment - Debit Card	PMNT	CCRD	POSD	Y		Y	
Payments	Issued Direct Debits	Direct Debit	PMNT	IDDT	PMDD		Y		
Payments	Lockbox Transactions	Deposit	PMNT	LBOX	LBDP	Y	Y	Y	Y
Payments	Lockbox Transactions	Not Available	PMNT	LBOX	NTAV		Y		
Payments	Received Cash Concentration Transactions	ACH Concentration	PMNT	RCCN	ACON			Y	
Payments	Received Cash Concentration Transactions	Corporate Own Account Transfer	PMNT	RCCN	COAT	Y	Y	Y	
Payments	Received Cash Concentration Transactions	Cross-Border Intra Company Transfer	PMNT	RCCN	XICT		Y	Y	
Payments	Received Cash Concentration Transactions	Intra Company Transfer	PMNT	RCCN	ICCT		Y		
Payments	Received Credit Transfers	ACH Credit	PMNT	RCDT	ACDT			Y	
Payments	Received Credit Transfers	ACH Transaction	PMNT	RCDT	ATXN			Y	
Payments	Received Credit Transfers	Automatic Transfer	PMNT	RCDT	AUTT		Y		Y
Payments	Received Credit Transfers	Credit Transfer With Agreed Commercial Information	PMNT	RCDT	VCOM	Y		Y	Y
Payments	Received Credit Transfers	Cross-Border Credit Transfer	PMNT	RCDT	XBCT	Y	Y	Y	Y
Payments	Received Credit Transfers	Domestic Credit Transfer	PMNT	RCDT	DMCT	Y		Y	Y
Payments	Received Credit Transfers	Not Available	PMNT	RCDT	NTAV	Y	Y	Y	Y
Payments	Received Credit Transfers	Priority Credit Transfer	PMNT	RCDT	PRCT		Y		
Payments	Received Credit Transfers	SEPA Credit Transfer	PMNT	RCDT	ESCT		Y	Y	Y
Payments	Received Direct Debits	SEPA B2B Direct Debit	PMNT	RDDT	BBDD		Y		
Payments	Received Direct Debits	SEPA Core Direct Debit	PMNT	RDDT	ESDD		Y		

Domain	Family	Sub-Family	Domain	Family	Sub-Family	Denmark	Finland	Norway	Sweden
Payments	Received Real-Time Credit Transfers	ACH Credit	PMNT	RRCT	ACDT			Y	Y
Payments	Received Real-Time Credit Transfers	Domestic Credit Transfer	PMNT	RRCT	DMCT	Y			
Payments	Issued Real-time Credit Transfer	ACH-Debit	PMNT	IRCT	ADBT			Y	