
Corporate Access Payables
Changes in Message Implementation Guideline

pain.001.001.09

CustomerCreditTransferInitiationV09

Changes in version 1.3 since version 1.2

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Introduction

This change document is reflecting changes and introduction of new services which will be released by Nordea during different time spans. The changes or new services are as follows:

1. Changes that will be released in May 2026 which included updates to SEK Batch in Sweden and Postal Address Structures.

1. Changes to elements/attribute or codes valid by June 2026.

Element	Comment
6. Namespace	<p>Changed from: -</p> <p>Changed to: Namespace section.</p> <p>Comment: Namespace section added.</p>
9. Guidelines 6.1.15.4.2 PaymentMethod	<p>Changed from: Denmark, Request for Transfer: Only TRF can be used. Norway & Sweden: For domestic payment to Money Order, either code TRF or CHK can be used. See further instructions under CreditorAccount.</p> <p>Changed to: Denmark, Request for Transfer: Only TRF can be used. Finland: For domestic payment to Money Order, only code TRF can be used. See further instructions under 6.1.15.6.17 CreditorAccount. Norway & Sweden: For domestic payment to Money Order, either code TRF or CHK can be used. See further instructions under CreditorAccount.</p> <p>Comment: Comment for Finland added.</p>
9. Guidelines 6.1.15.4.3 BatchBooking	<p>Changed from: For available booking options applied per country, please see Country Appendix, under each country description. If not used – Nordea standard booking principles will apply, i.e. batch booking for Domestic payments (SEPA-payments for Finland) will apply. For International (cross-border/cross-currency) payments, see Country Appendices. Used codes: false = Single booking requested true = Batch booking requested</p> <p>Changed to: For available booking options applied per country, please see Country Appendix, under each country description. If not used – Nordea standard booking principles will apply, i.e. batch booking for Domestic payments (SEPA-payments for Finland) will apply. For International (cross-border/cross-currency) payments, see Country Appendices. Used codes: false = Single booking requested true = Batch booking requested</p> <p>Comment: Request for Transfer note added.</p>

Element	Comment
9. Guidelines 6.1.16.1.3 LocalInstrument	<p>Changed from: Used for instant payment or for same day clearing and neutral date of availability.</p> <p>Changed to: Used for: Instant Payment Same Day Clearing Neutral Date of Availability. Only used for Denmark.</p> <p>Denmark: Used for Same Day Clearing and Neutral Date of Availability. Please see country Appendix Denmark.</p> <p>Comment: Text changed.</p>
9. Guidelines 6.1.15.4.9 Debtor 6.1.13.1.3 Other 6.1.13.1.3.1 Identification	<p>Changed from: Nordea use: Customer agreement (Nordea’s CCM agreement) identification with Nordea is mandatory (BANK), minimum 10 and maximum 18 characters must be used.</p> <p>Changed to: Nordea use: Customer agreement (Nordea’s CCM agreement) identification with Nordea is mandatory (BANK).</p> <p>Comment: Text changed.</p>
9. Guidelines 6.1.15.4.10 DebtorAccount 6.1.2.1.1 IBAN	<p>Changed from: IBAN can be used for all countries where allowed. For technical usage see “<i>User guide & Message flow</i>”.</p> <p>Note: IBAN must be used for SEPA payments. Finland: Only IBAN can be used.</p> <p>Changed to: IBAN can be used for all countries where allowed. For technical usage see “<i>User guide & Message flow</i>”.</p> <p>Finland: Only IBAN can be used.</p> <p>Comment: Note on IBAN removed.</p>
9. Guidelines 6.1.15.4.14 UltimateDebtor 6.1.14.1.2 PostalAddress 6.1.18.1.16 AddressLine	<p>Changed from: -</p> <p>Changed to: For Cross border, RfT, SEPA and Sweden domestic: PostalAddress must follow the rules for Structured or Hybrid address format. When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag. AddressLine can be combined with structured elements, e.g. PostCode and TownName.</p> <p>Comment: Note on IBAN removed.</p>
9. Guidelines 6.1.15.4.15 ChargeBearer (2 times)	<p>Changed from: ChargeBearer should be used on either payment or transaction level but not both. Since Nordea applies SHAR and/or SLEV (SEPA payments) as default value it is recommended to use ChargeBearer, if needed, only on Transaction level.</p> <p>Valid codes:</p>

Element	Comment
	<p>DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level</p> <p>Nordea use: Within EU/EES area: Only SHAR or SLEV can be used for all payment types and Request for Transfer, use of other codes will be rejected. Outside EU/EES area: DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments and Request for Transfer, use of other codes will be rejected. Sweden: Other codes then SHAR or SLEV for International (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected. Information on this level will be used for all payments on credit transaction level.</p> <p>Changed to: ChargeBearer should be used on either payment or transaction level but not both. Since Nordea applies SHAR and/or SLEV (SEPA payments) as default value it is recommended to use ChargeBearer, if needed, only on Transaction level.</p> <p>Valid codes: DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level</p> <p>Request for Transfer: SLEV is not supported.</p> <p>Nordea use: Within EU/EES area: Only SHAR or SLEV can be used for all payment types, use of other codes will be rejected. Outside EU/EES area: DEBT, SHAR or SLEV can be used for International (cross-border/cross-currency) payments, use of other codes will be rejected.</p> <p>Comment: Text changed.</p>
<p>9. Guidelines 6.1.15.6.14 CreditorAgent 6.1.10.2.4 Name</p>	<p>Changed from: For AgentName(s): BICFI to be provided as preferred 1st option. If Member ID or LEI is provided, then Name and PostalAddress are required. Note: Must be present when only ClearingSystemIdentification used, otherwise ignored by Nordea.</p> <p>Changed to: Must be present when only ClearingSystemIdentification used, otherwise ignored by Nordea.</p> <p>Comment: LEI removed and text removed</p>
<p>9. Guideline 6.1.15.6.16 Creditor 6.1.14.1.2 PostalAddress (2 times)</p>	<p>Changed from: Combined PostalAddress.</p> <p>Changed to: Hybrid PostAddress.</p> <p>Comment: Wording changed.</p>
<p>9. Guideline 6.1.15.6.16 Creditor 6.1.14.1.2 PostalAddress 6.1.18.1.16 AddressLine</p>	<p>Changed from: -</p> <p>Changed to: For Cross-border, RfT, SEPA and Sweden domestic: Postal Address must follow the rules for Structured or Hybrid address format.</p>

Element	Comment
	<p>When Hybrid address format is used, max 2 lines of AddressLine can be included and TownName must be provided separately in the TownName tag. Address line can be combined with structured elements, e.g. PostCode and TownName.</p> <p>Comment: Note added.</p>
9. Guideline 6.1.15.6.16 Creditor 6.1.18.1.4 StreetName	<p>Changed from: -</p> <p>Changed to: BuildingNumber must not be included in StreetName</p> <p>Finland, Norway & Sweden: When used for payment to Money Order, StreetName or AddressLine must be present.</p> <p>Comment: Text updated.</p>
9. Guideline 6.1.15.6.18 UltimateCreditor 6.1.14.1.1 Name	<p>Changed from: Name, TownName and Country are required.</p> <p>Changed to: Depending on country/payment type, there might be limitations in number of characters. See country appendices for details.</p> <p>Comment: Text updated.</p>
9. Guideline 6.1.15.6.18 UltimateCreditor 6.1.18.1.10 PostCode	<p>Changed from: Sweden: If address is used for domestic payments, PostCode must be present.</p> <p>Changed to: -</p> <p>Comment: Comment removed.</p>
9. Guidelines 6.1.15.6.21 Purpose	<p>Changed from: Can either be used for SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement.</p> <p>Changed to: Can either be used for Sweden or SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement.</p> <p>Comment: Sweden added.</p>
9. Guidelines 6.1.15.6.21 Purpose 6.1.12.2.1 Code	<p>Changed from: Can only be used for SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List (ISO). Only four (4) characters allowed. Can be used for non-regulatory Payment of Purpose codes (PoP codes) for cross border payments, see country specific details in the Payment Guide on Nordea.com, Cross border section.</p> <p>Changed to: Can only be used for Sweden and SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see External Code List (ISO). Only four (4) characters allowed. Can be used for non-regulatory Payment of Purpose codes (PoP codes) for</p>

Element	Comment
	<p>cross border payments. See country specific details in the Payment Guide on Nordea.com, Cross border section.</p> <p>Comment: Sweden added.</p>
<p>9. Guidelines 6.1.15.6.21 Purpose 6.1.12.2.2 Proprietary</p>	<p>Changed from: Reference quoted on statement. This reference will be presented on Creditor's account statement. It can only be used for Domestic payments. Denmark: Only to be used for Domestic credit transfers. Max. 20 characters can be used. If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. Finland: Not used Norway: Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. Sweden: Only to be used for "Credit transfer". Max. 12 characters can be used. Note: Information on this level will prevail information stated in <Ustrd> below.</p> <p>Changed to: Reference quoted on statement. This reference will be presented on Creditor's account statement. It can only be used for Domestic payments. Denmark: Only to be used for Domestic credit transfers. Max. 20 characters can be used. If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. Finland: Not used Norway: Only to be used for payments to account when no advice is to be sent. Max. 20 characters can be used. Note: Information on this level will prevail information stated in <Ustrd> below.</p> <p>Comment: Sweden removed.</p>
<p>9. Guidelines 6.1.20.5.1 Unstructured</p>	<p>Changed from: Sweden: Maximum of 350 (10*35) characters can be used. Cannot be used for salary and pension payments.</p> <p>Changed to: Sweden: Maximum of 140 characters can be used. Cannot be used for salary and pension payments.</p> <p>Comment: Character length updated.</p>
<p>8. Guidelines 6.1.20.5.2 Structured</p>	<p>Changed from: Sweden: Maximum 300 occurrences are allowed. Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. For further information please see <i>Appendix Sweden</i>. Note: If IBAN for Creditor and <Strd> are used, it will be processed and reported to Debtor/Creditor as International Payment.</p> <p>Changed to: Sweden: Maximum 300 occurrences are allowed or one occurrence of Structured Remittance information with code SCOR. Cannot be used for "Credit Transfer", "Money Order" "Salary" and "Pension" payments. For further information please see <i>Appendix Sweden</i>.</p>

Element	Comment
	<p>Note: If IBAN for Creditor and <Strd> are used, it will be processed and reported to Debtor/Creditor as domestic payment and one occurrence of Structured Remittance Information is allowed for this case.</p> <p>Comment: International changed to Domestic with occurrence limitation.</p>
<p>8. Guidelines 6.1.20.1.1.1.1 CodeOrProprietary</p>	<p>Changed from: Use: CREN not allowed for Domestic payments Denmark or Request for Transfer.</p> <p>Changed to: Use: CREN not allowed for Domestic payments Denmark.</p> <p>Comment: Text changed.</p>
<p>8. Guidelines 6.1.20.1.2 ReferredDocumentAmount</p>	<p>Changed from: Amount is mandatory if more than one structured is used and cannot contain zero. Total amount for all Structured Remittance Information within one Credit Transfer Transaction must equal amount on Credit Transfer Transaction level and cannot result in a zero amount, except for Domestic payments for Norway & Sweden and can never result in a negative amount.</p> <p>Changed to: Amount is mandatory if more than one structured is used and cannot contain zero. Total amount for all Structured Remittance Information within one Credit Transfer Transaction must equal amount on Credit Transfer Transaction level and cannot result in a zero amount, except for Domestic payments for Norway and can never result in a negative amount.</p> <p>Comment: Sweden removed.</p>