

Corporate Access Payables Changes in Message Implementation Guideline

pain.001.001.09

CustomerCreditTransferInitiationV09

Changes in version 1.2 since version 1.1

MIG version:	1.2
Date:	2026-01-05

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 January 2026 which included updates to Regulatory Reporting, Financial Payments, Social Security Number in Finland and Postal Address Structures.

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

Element	Comment
8. Guidelines 6.1.15.6.15 CreditorAgentAccount	<p>Changed from</p> <p>Financial payments: Can be used for financial payments to state the account number of the creditor agent, if Creditor Agent is the beneficiary. Either CreditorAgentAccount or CreditorAccount must be present, but not both, see CreditorAccount below.</p> <p>Changed to:</p> <p>Financial payments: Can be used for financial payments to state the account number of the creditor agent, if Creditor Agent is the beneficiary. Either CreditorAgentAccount or CreditorAccount may be present, but not both, see CreditorAccount below.</p> <p>Comment: May replaced Must.</p>
8. Guidelines 6.1.15.6.16 Creditor 6.1.18.1.4 StreetName	<p>Changed from</p> <p>BuildingNumber included in StreetName.</p> <p>Changed to:</p> <p>BuildingNumber must not be included in StreetName.</p> <p>Comment: No co-mingling of data.</p>
8. Guidelines 6.1.15.6.17 CreditorAccount	<p>Changed from</p> <p>Financial payments: Can be used to state the account number of either the creditor agent, if Creditor Agent is the beneficiary or the end Creditor. Either CreditorAgentAccount or CreditorAccount must be present, but not both, see CreditorAgentAccount above.</p> <p>Changed to:</p> <p>Financial payments: Can be used to state the account number of either the creditor agent, if Creditor Agent is the beneficiary or the end Creditor. Either CreditorAgentAccount or CreditorAccount may be present, but not both, see CreditorAgentAccount above.</p> <p>Comment: May replaced Must.</p>

<p>8. Guidelines 6.1.15.6.17 CreditorAccount 6.1.1.4.1 Identification</p>	<p>Changed from Nordea Use: Required .</p> <p>Changed to: Nordea Use: Conditional.</p> <p>Comment: Conditional replaced Required.</p>
<p>8. Guidelines 6.1.15.6.21 Purpose 6.1.12.2.1 Code</p>	<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.</p> <p>Changed to: 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>Comment: Non-regulatory Payment of Purpose codes (PoP codes).</p>
<p>8. Guidelines 6.1.15.6.22 RegulatoryReporting</p>	<p>Changed from Note: This tag can only be present one time per Credit Transaction, more occurrences will be ignored by Nordea.</p> <p>Changed to: Note: This tag can only be present one time per Credit Transaction, more occurrences will be ignored by Nordea. This limitation will be removed during 2026.</p> <p>Comment: Limitation.</p>