

Corporate Access Payables Message Implementation Guidelines

pain.001.001.09

CustomerCreditTransferInitiationV09

MIG version: 1.1

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1. Introduction

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

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea. Nordea’s MIG is considered as an appendix to the ISO 20022 MDR for Payments Initiation 2019 (part 1 to 3) and the CGI-MP documentation (see below), why it is expected by the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This Message Implementation Guideline comply with the international definitions for content and use of an ISO20022 pain.001.001.09 Customer Credit Transfer Initiation and Common Global Implementation - Market Practice (CGI-MP) Credit Transfer Initiation recommendations, which are available at: [CGI-MP Link](#)

2. About Corporate Access

Corporate Access is Nordea’s file-based Cash Management solution enabling you to exchange payment and account reporting files in XML.

The service gives you the possibility to execute payments from accounts in all the countries in the Nordics. In addition you can send payment instructions (Request for Transfers) for execution by Nordea’s branches in Great Britain and USA as well as to any bank world-wide under the condition that a Request for Transfer agreement between Debtor’s bank and Nordea has been entered.

Furthermore Corporate Access offers account reporting services for liquidity management and/or reconciliation purposes. The reporting includes account statement, debit notification and credit notification.

With the option to perform cancellation of payments via file you can achieve a fully automated payment and reconciliation process.

For further information please visit nordea.com/corporateaccess

3. Nordea usage of ISO20022 XML format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and Credit Transfer Transaction Information. Each file can only contain one Message. A message sent to Nordea can contain payments from several Debtors/accounts and can also contain several payment messages.

All elements or tags defined as “Mandatory” by ISO20022 for pain.001.001.09 are included in Nordea’s *Corporate Access Payables* 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 CustomerCreditTransferInitiation”. This is to enable a smooth introduction of the service for potential users.

Any use of SupplementaryData message extension in Nordea messages must be a part of a separate ISO 20022 compliant schema and the inclusion of data that conforms to that schema (listed on www.iso20022.org). The use, processing or transmission of a SupplementaryData message extension are to be preliminary agreed by all agents and parties involved.

The following is a description of used elements and columns in the MIG:

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	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 ISO20022 XML, 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..∞	One or several occurrences (value for “∞” represents total number of occurrences)
1..3	Minimum one occurrence must be used, and maximum 3 occurrences can be used. Note: True value of “∞” represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..∞	None or several occurrences can be used (value for “∞” represents total number of occurrences) Note: True value of “∞” 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 “CustomerCreditTransferInitiating”: Identifier, Code, Text, Rate, Date Time, Amount & Indicator.

See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyIdentification135	6.1.12.5.6	SALES COMPANY PARTY
Code	PaymentMethod3Code	6.1.15.4.2	TRF = Credit Transfer
Text	Max35Text	6.1.15.4.1	AA22BB11
Rate	Rate	6.1.15.6.4	10.99999
Date Time	ISODateTime	6.1.12.5.1.2	2024-03-21T10:30:35.646+01:00
Currency	3Text	EUR	Currency
Amount	DecimalNumber	6.1.15.6.3	99999.99
Indicator	Indicator	6.1.15.4.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification “1.. ∞” as mandatory and “0.. ∞” for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI-MP.
XOR	eXclusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions <u>or</u> 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 ISO20022 applies. Please note that Nordea throughout this document will make a clear distinction between the term “payments” and the use of Request for Transfer (i.e. “instructions”) whereas “payments” will always be referred to when one of Nordea’s Nordic branches is the executing bank, whilst Request for Transfer will be used when executing bank is one of Nordea international branches (e.g. UK & US) or any other bank outside Nordea.

The files sent to Nordea must be in UTF-8 format.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary’s bank or an intermediary bank via the Swift network, the non-permitted Swift characters will be replaced by Nordea.

Note: In general avoid such characters as:

Character	Description
<	Less-than
>	Greater-than
"	Double quote
&	Ampersand
¤	Currency sign (typography)

in name, addresses and remittance information elements. Nordea will if needed convert these characters to blank spaces, to avoid rejections by EBA, local, Swift or other clearings.

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

4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<MsgId>	6.1.12.5.1 (R)	Unique identification of the pain.001 message. Will be returned in pain.002 (Original Message Identifier) message from Nordea. Used by Nordea for duplicate control.
<NbOfTx>	6.1.12.5.4 (R)	Number of transactions included in the pain.001 message. If value is correct, it will be returned in pain.002 (Original Number Of Transactions) message by Nordea
<CtrlSum>	6.1.12.5.5 (C)	A hash value of all included Instructed or Equivalent Amount in the pain.001 message. If value is correct, it will be returned in pain.002 (Original Control Sum) message by Nordea if used by the customer
<InitgPty>	6.1.12.5.6 (R)	Unique identification of the signer of the pain.001 message. Will be returned in the pain.002 and camt.054 Debit Notification (Initiating Party) messages by Nordea. For pain.002 message, Nordea will return the identification under code "CUST".
<PmtInfId>	6.1.15.4.1 (R)	Unique identification of each Payment Information level in the pain.001 message. Will be returned in the pain.002 and camt.054 Debit Notification (Original Payment Information Identifier) messages by Nordea. Used by Nordea for duplicate control.
<InstrId>	6.1.11.2.1 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 and camt.054 Debit Notification (Original Instruction Identifier) messages by Nordea if used by customer as a "point-to-point" reference.
<EndToEndId>	6.1.11.2.2 (R)	End-to-End Identification is unique for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002 and camt.054 Debit Notification (Original End To End Identifier) messages by Nordea. Used by Nordea for duplicate control. Note: Will not be forwarded for all domestic or international payment types due to limitations in the local payment and/or SWIFT infrastructure.
<UETR>	6.1.11.2.3 (C)	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message. Use for Global Payment Initiative (gpi). Will be returned in pain.002 and camt.054 Debit Notification (Original UETR) messages by Nordea. Used by Nordea for duplicate control.
<Ustrd>	6.1.20.5.1 (C)	Free text information to beneficiary. Will be returned in camt.054 Debit Notification (Unstructured) by Nordea if used by customer
<Nb>	6.1.20.1.1.2 (C)	Unique and unambiguous identification of each referred invoice and/or credit note used by the customer in Referred Document Information will be returned in camt.054 Debit Notification (Number) by Nordea.
<Ref>	6.1.9.1.2 (C)	Each structured reference used by customer in Creditor Reference Information (e.g. RF Creditor Reference - ISO 11649) will be returned in camt.054 Debit Notification (Reference) by Nordea.

5. Character Set

a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + @
Space

References, identifications and identifiers must be in-line with the following:

- Content is restricted to the Latin character set including the Scandinavian characters as defined above
- Content must not start or end with a '/'
- Content must not contain '//s

6. Document references

This chapter contains references to documents relevant for this MIG:

- ISO 20022, Payments Initiation - Maintenance 2019 (part 1 to 3), Approved by the Payments SEG on 21st January 2019, Message Definition Report, Edition February 2019 (part 1 to 3) - [Link](#), pain.001.001.09, CustomerCreditTransferInitiationV09

7. Constraints

These are copied from the ISO 20022 Payments Initiation Message Definition Report - Part 2:

C1 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency (SIX Interbank Clearing for ISO), consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged (ISO 4217 Alpha-3).

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed. If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed. CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C5 ChargesAccountAgentRule (Not supported in Nordea)

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

C6 ChargesAccountRule (Not supported in Nordea)

If ChargesAccountAgent is present, then ChargesAccount must be present.

C7 ChequeAndCreditorAccountRule

If PaymentMethod is CHK (Cheque), then CreditTransferTransactionInformation/CreditorAccount is not allowed.

C8 ChequeDeliveryAndCreditorAgentRule (Not supported in Nordea)

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C9 ChequeDeliveryAndNoCreditorAgentRule (Not supported in Nordea)

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C10 ChequeFromGuideline (Not supported in Nordea)

CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

C11 ChequeInstructionDeliverToCreditorAgentGuideline (Not supported in Nordea)

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C12 ChequeInstructionDeliverToCreditorGuideline (Not supported in Nordea)

If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/Creditor.

C13 ChequeInstructionDeliverToDebtorGuideline (Not supported in Nordea)

If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different from Debtor.

C14 ChequeInstructionRule

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransactionInformation/ChequeInstruction is not allowed.

C15 ChequeMaturityDateRule (Not supported in Nordea)

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

C16 ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/Delivery-Method is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C17 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C18 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.

C19 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C20 InstructionForCreditorAgentRule (Not supported in Nordea)

If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

C21 InstructionForDebtorAgentRule (Not supported in Nordea)

If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtor-Agent is not allowed. If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed. CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

C22 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C23 IntermediaryAgent2AccountRule (Not supported in Nordea)

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C24 IntermediaryAgent2Rule (Not supported in Nordea)

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25 IntermediaryAgent3AccountRule (Not supported in Nordea)

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26 IntermediaryAgent3Rule (Not supported in Nordea)

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C27 NonChequePaymentMethodRule

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

C28 PaymentTypeInformationRule

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

C29 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose. *This constraint is defined at the MessageDefinition level.*

C30 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C31 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C32 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C33 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed. If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed. CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

8. Guidelines

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>				Message root, identifying message type
6.1.12.5	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader85	R	A set of characteristics shared by all individual Payment Information & transactions included in the message.
6.1.12.5.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Unique for each customer min. 90 calendar days. Will be returned in status message.
6.1.12.5.1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2021-12-03T14:45:35+01:00 Valid values: Current date -30 calendar days
6.1.12.5.4	++		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	R	Number of individual transactions contained in the message. Will be validated, and Message rejected if incorrect value is detected.
6.1.12.5.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	Total of all individual amounts included in the message, irrespective of currencies. Nordea: 13 digits + 2 decimals allowed If included, value will be checked, and Message rejected if incorrect value. The sum is the hash total of values in Instructed or Equivalent Amount.
6.1.12.5.6	++		InitiatingParty	<InitgPty>	[1..1]	PartyId135	R	Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	Name of Initiating Party. Not required by Nordea.
6.1.14.1.3	+++		Identification	<Id>	[0..1]	Party38Choice	R	Unique and unambiguous identification of a party.
6.1.14.2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362:2014 Banking (Banking telecommunication messages, Bank Identifier Codes). For technical usage see <i>"User guide & Message flow"</i> . Must be agreed with Nordea. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} LEI can only be used in combination with AnyBIC or Other.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.13.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	Unique identification of an organisation, as assigned by an institution, using an identification
6.1.13.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	CUST: Customer identification, i.e. "Signer Id" as agreed with (or assigned by) Nordea, max. 13 digits. Must be used If AnyBIC is not used
6.1.13.1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13.1.3.2.1	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used codes: CUST = Customer Number
6.1.12.5.7	++		ForwardingAgent	<FwdgAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	For future use in Nordea. Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. Only one Debit with one Credit is allowed.
6.1.10.4.1	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	BICFI (SWIFT) identifier must be used for Request for Transfer. One of the following BICs must be used and reflect the signed RFT agreement. Nordea BICs are: NDEADKKK = Denmark NDEAFIHH = Finland NDEANOKK = Norway NDEASESS = Sweden Use of any other BICFI will be Rejected.
6.1.10.2.4	++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option. If Member ID is provided, then Name and Postal Address are required.
6.1.10.2.5	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	R	
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18 .1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18 .1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18 .1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18 .1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18 .1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
6.1.18 .1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18 .1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	
6.1.18 .1.16	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.15 .4	+		PaymentInformation	<PmtInf>	[1..∞]	PaymentInstruction30	R	A set of characteristics shared by all individual transactions included in the message. Note: Please see "User guide & Message flow" for potential impact when structuring the payment order in the XML Message.
6.1.15 .4.1	++		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	R	Will be returned in a Status Report pain.002. Unique for each customer min. 90 calendar days. Corporate Access: Will be reported on the account statement if Corporate Access Account Reporting used. For usage via other services, please see <i>Country Appendix</i> .
6.1.15 .4.2	++		PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	R	Used codes: TRF = Credit Transfer CHK = Cheque. Must be used for International cheque payments. 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 Creditor Account.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15.4.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	C	For available booking options applied per country, please see <i>Country Appendix</i> , 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 <i>Country Appendices</i> . Used codes: false = Single booking requested true = Batch booking requested
6.1.15.4.4	++		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumText	C	Value will not be validated or reported back in pain.002
6.1.15.4.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	The value is the sum of the hash value in Instructed or Equivalent Amount. If used, the value will be validated, and Payment Information level rejected if found incorrect. Nordea: 11 digits + 2 decimals allowed Norway: For payment type “Money order” (domestic check) only 9 digits + 2 decimals allowed.
6.1.15.4.6	++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation26	C	A set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level but should not be present at both levels.
6.1.16.1.1	+++		InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	C	Based on whether priority processing vs. normal processing is offered by the bank. Used codes: NORM = Normal processing. Default value at Nordea is NORM
6.1.16.1.2	+++		ServiceLevel	<SvcLvl>	[0..∞]	ServiceLevel8Choice	C	Agreement/rule under which the credit transactions should be processed. Maximum 1 occurrence supported by Nordea. See <i>Country Appendix</i> for more information. Using other codes or code combinations can result in payment rejection.
6.1.16.1.2.1	++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Used codes: NURG = Non-urgent Payment SDVA = Same Day Value ("Treasury payments" see note below) SEPA = Single Euro Payments Area (see note below) URGP = Urgent Payment (see note below) Nordea uses NURG as default value.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								<p>Note: NURG Euro payments will be processed by Nordea as SEPA (if possible).</p> <p>Agreement/rule under which the underlying credit transactions should be processed. Maximum 1 occurrence by Nordea.</p>
6.1.16 .1.3	+++		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2Choice	C	Used for instant payment or for same day clearing and neutral date of availability.
6.1.16 .1.3.1	++++	{Or	Code	<Cd>	[1..1]	External LocalInstrument1Code	XOR	<p>Used code: INST = Instant Credit Transfer (For future use) SDCL = Same Day Clearing (Used only for Denmark)</p>
6.1.16 .1.3.2	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	<p>Used code: NDAV = Neutral Date of Availability (Used only for Denmark)</p> <p>For usage, please see <i>Country Appendix Denmark</i>.</p>
6.1.16 .1.4	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	<p>Specifies the high-level purpose of the instruction based on a set of pre-defined categories.</p> <p>Payment type CORT, PENS, SALA and TREA can only be stated on this level, whilst payment type INTC (all countries) can alternatively be specified for each individual transaction level, but not for internal cash pool transfers (Nordea's Global Cash Pool service).</p> <p>Request for Transfer: SALA or PENS cannot be used and will cause rejection by Nordea</p>
6.1.16 .1.4.1	++++		Code	<Cd>	[1..1]	External CategoryPurpose1Code	R	<p>Used codes are: CORT = Financial payment INTC = Intra company payment or Global Cash Pool transfers PENS = Pension payment SALA = Salary payment SUPP = Supplier payment (Default Value) TREA = Financial payment</p> <p>Financial/Same-Day-Value payments: CORT or TREA must be present Internal Cash Pool transfers (Nordea's Global Cash Pool service): INTC must be used.</p> <p>For further information about usage of Treasury payments, please see <i>Country Appendix (Denmark, Finland, Norway & Sweden)</i>.</p>
6.1.15 .4.7	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateAndDate2Choice	R	<p>Requested execution is the date or date/time when the payment will be booked and processed if sufficient funds on the account.</p> <p>Note: For Salary & Pension payments Finland and Sweden and for Request for Transfer please see each <i>Country Appendix</i>.</p>

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.7.1.1	+++	{Or	Date	<Dt>	[1..1]	ISODate	XOR	Requested execution date. Valid values: Must be within the range of -7 and +365 calendar days
6.1.7.1.2	+++	Or}	DateTime	<DtTm>	[1..1]	ISODateTime	XOR	Requested execution date/time
6.1.15.4.8	++		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	ISODateTime	C	Can only be used for Internal Cash Pool transfers. Back valuation is allowed up to three months (the first in this month minus two months). For further information, please see <i>Country Appendix (Denmark, Finland, Norway & Sweden)</i> .
6.1.15.4.9	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Name, Country and Identification are required. Note: Debtor identifies the legal owner of the Debtor Account which will be fetched from Nordea's internal records, if provided to the beneficiary.
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	R	For usage of name and addresses, please see <i>Country Appendix</i> . For PartyName(s): If Postal Address is provided, then Name is mandatory. Name without address is allowed. SEPA payments: 70 characters of name can be used.
6.1.14.1.2	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	R	Information that locates and identifies a specific address, as defined by postal services.
6.1.18.1.2	++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	Name of a street or thoroughfare.
6.1.18.1.5	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18.1.6	++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. May replace StreetName and BuildingNumber.
6.1.18.1.9	++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Number identifying the postal code in a mailing address.
6.1.18.1.11	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government. TownName is required by CGI-MP schema.
6.1.18.1.12	++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.13	++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	++++		Country	<Ctry>	[0..1]	CountryCode	R	Country is required by CGI-MP schema.
6.1.18 .1.16	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	+++		Identification	<Id>	[0..1]	Party38Choice	R	Unique and unambiguous identification of either a party or specific agreement with Nordea.
6.1.14 .2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13 .1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13 .1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
6.1.13 .1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	R	Only supported for SEPA and cross-border payments Identification either assigned by official authorities or between Nordea and the customer.
6.1.13 .1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Nordea use: Customer agreement (Nordea's CCM agreement) identification with Nordea is mandatory (BANK), minimum 10 and maximum 18 characters must be used. Customer number is optional to use (CUST). Can be used for SEPA payments. Will be ignored for Request for Transfer and "Treasury payments". Required for Norwegian AML usage. Norway: Proprietary codes are used for Norway only. Ignored for other countries. NIDN: The payments approver's National Identity Number outside the Nordic countries. SOSE: The payments approvers Social Security Number in the Nordic countries. XARF: One XARF ID per approver is required. Debtor's own verification code / authorization reference. Can be a fixed value, or a value, that is related to the individual Payment Information level. Not validated by Nordea. Minimum One occurrences of NIDN or SOSE is required and Maximum Two instances of occurrences are allowed.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								The codes XADT, XAMT and XADV are Not supported by Nordea.
6.1.13 .1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13 .1.3.2.1	+++++	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	Used codes: BANK = Bank Party Identification CUST = Customer Number
6.1.13 .1.3.2.2	+++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Norwegian AML codes: NIDN = National Identity Number SOSE = Social Security Number XARF = Authorisation Reference
6.1.15 .4.10	++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount38	R	For further information, please see <i>Country Appendix</i> .
6.1.1.4.1	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	IBAN can be used for all countries where allowed. For technical usage see <i>"User guide & Message flow"</i> . Note: IBAN must be used for SEPA payments. Finland: Only IBAN can be used.
6.1.2.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	+++++		Identification	<Id>	[1..1]	Max34Text	R	BBAN can be used for all countries where allowed. Note: BBAN cannot be used for SEPA payments.
6.1.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Name of the identification scheme.
6.1.1.2.2.1	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Used code: BBAN
6.1.1.4.3	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	R	Currency of the debtor account must be present.
6.1.15.4.11	++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification6	R	Financial institution servicing an account for the debtor.
6.1.10.4.1	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	BICFI (SWIFT) identifier must be used for Denmark, Finland, Norway, Sweden and Request for Transfer. For technical usage see <i>"User guide &</i>

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								<i>Message flow".</i> Valid Nordea BICs are: NDEADKKK = Denmark NDEAFIHH = Finland NDEAGB2L = Great Britain (Request for Transfer) NDEANOKK = Norway NDEACNSH = Shanghai (Request for Transfer) NDEASESS = Sweden NDEAUS3N = USA (Request for Transfer) Use of any other BICFI will be processed by Nordea as Request for Transfer.
6.1.10 .2.4	++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option.
6.1.10 .2.5	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	R	
6.1.18 .1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18 .1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18 .1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18 .1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18 .1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18 .1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18 .1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18 .1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18 .1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18 .1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
6.1.18 .1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18 .1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.15	+++++		Country	<Ctr>	[0..1]	CountryCode	R	
6.1.18 .1.16	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.15 .4.14	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification135	C	<p>If Ultimate Debtor is used, Name is required. Information on Payment level will be used for all payments on credit transaction level and <u>cannot</u> at the same time be used on credit transaction level which will, if used, cause rejection by Nordea.</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>.</p> <p>Nordea: If Ultimate Debtor is used for International payments or Financial payments or Request for Transfer, both Name, Town Name and Country-is required.</p> <p>Request for Transfer: Usage of Ultimate Debtor information must be agreed with executing bank. Nordea will forward information on a best effort.</p>
6.1.14 .1.1	+++		Name	<Nm>	[0..1]	Max140Text	R	<p>Name is required. Depending on payment type, there might be limitations in number of characters. See country appendices for details. Name on this level will be used for all payments on credit transaction level, unless similar Name on credit transaction level have been used.</p> <p>SEPA payments: 70 characters of name can be used.</p>
6.1.14 .1.2	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Sweden: When used for domestic payments both postcode and town name are mandatory.
6.1.18 .1.2	++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18 .1.3	++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18 .1.4	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must not be included in StreetName.
6.1.18 .1.5	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18 .1.6	++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18 .1.7	++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18 .1.8	++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18 .1.9	++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18 .1.10	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.11	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	TownName is required by CGI-MP schema. Sweden: If address is used for domestic payments, TownName must be present.
6.1.18 .1.12	++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18 .1.13	++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	++++		Country	<Ctry>	[0..1]	CountryCode	R	Country code must be present.
6.1.18 .1.16	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	Request for Transfer: Information will not be processed.
6.1.14 .2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13 .1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13 .1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13 .1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	R	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13 .1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA payments Sweden: Information will not be processed except for SEPA payments.
6.1.13 .1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13 .1.3.2.1	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST = Customer Number
6.1.15 .4.15	++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	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.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								Used codes: DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level 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 than 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.
6.1.15.4.18	++		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..∞]	CreditTransferTransactionInformation34	R	A set of elements used to provide information on the individual transaction(s) included in the message.
6.1.15.6.1	+++		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification6	R	A set of elements used to reference a payment instruction.
6.1.11.2.1	++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	Instruction Id – Customers point-to-point reference number. If sent by customer it will be returned in the status, debit advice reports and account statements if Corporate Access Account Reporting used. For further information about usage by Nordea for Request for Transfer and availability on Debtor's account statement through other services for Denmark, please see <i>Country Appendix</i> .
6.1.11.2.2	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	The end-to-end id must be unique for each customer for a min. period of 90 calendar days. This will be used for duplicate control at transaction level. Will be returned in the status, debit advice reports and account statements if Corporate Access Account Reporting used. For further information about usage by Nordea (Denmark, Finland and Request for Transfer), please see <i>Country Appendix</i> . Note: Will not be forwarded for all domestic and International payments due to limitations in the local payment and/or SWIFT infrastructure.
6.1.11.2.3	++++		UETR	<UETR>	[0..1]	UUIDv4Identifier	C	Universally unique identifier to provide an end-to-end reference of a payment transaction. Pattern: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
6.1.15.6.2	+++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation26	C	A set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level but should not be present at both levels.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.16 .1.2	++++		ServiceLevel	<SvcLvl>	[0..∞]	ServiceLevel8Choice	C	If used it will prevail information used under Service Level on Payment Information level. Agreement/rule under which the credit transactions should be processed. Maximum 1 occurrence by Nordea. See <i>Country Appendix</i> for more information. Using other codes or code combinations can result in payment rejection.
6.1.16 .1.2.1	+++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	Used codes: NURG = Non-urgent Payment SEPA = Single Euro Payments Area (see note below) URGP = Urgent Payment (see note below) URNS = Urgent Payment Net Settlement ("Faster Payments" for Nordea UK) Nordea uses NURG as default value. Note 1: NURG Euro payments will be processed by Nordea as SEPA (if possible). Note 2: Urgent payment (URGP) can only be used for Category Purpose type Supplier (SUPP) and for payment type International (cross-border/cross-currency) payments (from Nordic countries) and Request for Transfer, with the exception of Finland, where it can be used for certain domestic payments as specified in relevant <i>Country Appendixes</i> . Note 3: "Faster Payments" (URNS) can only be used for Nordea UK (RfT) and when Category Purpose Supplier (SUPP) used. Can only be used on this level.
6.1.16 .1.4	++++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Only code INTC, SUPP or TAXS can be used on Transaction level. If code INTC used it will not be processed as internal cash pool transfers (Nordea's Global Cash Pool service). Please see further information about possible impact of confirmation process flow in <i>User guide & Message flow</i> .
6.1.16 6.1.4. 1	+++++		Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	R	Used codes: INTC = Intra company payment SUPP = Supplier payment (Default Value) TAXS = Tax Payment (Only to be used for Norway and only on this level)
6.1.15 .6.3	+++		Amount	<Amt>	[1..1]	AmountType4Choice	R	Negative amount not allowed. Currency code for the credit currency must be stated.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.3.1.1	++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	XOR	<p>For domestic payments within Nordea and its branches valid values for currency code are: DKK = Denmark EUR = Finland GBP = Great Britain NOK = Norway SEK = Sweden USD = USA</p> <p>For available convertible currencies, please see <i>Country Appendix</i>.</p> <p>Nordea incl. Treasury payment and Request for Transfer: 11 digits + 2 decimals allowed SEPA payments: 9 digits + 2 decimals allowed Finland: Credit to an account with Nordea Finland maximum 10 digits + 2 decimals allowed. Norway: For payment type "Money order" (domestic check) 9 digits + 2 decimals allowed. Sweden: For Treasury payments 13 digits + 2 decimals allowed.</p>
6.1.3.1.2	++++	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	XOR	<p>Only to be used for International (cross-border/cross-currency) payments.</p> <p>Request for Transfer: Not to be used. Treasury payment incl. Cash Pool transfers: Not to be used</p>
6.1.3.1.2.1	+++++		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	<p>Specifies the amount to be debited from the Debtor account</p> <p>Nordea: 11 digits + 2 decimals allowed SEPA payments: 9 digits + 2 decimals allowed</p>
6.1.3.1.2.2	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	<p>Currency in which the amount is to be transferred by Nordea</p>
6.1.15.6.4	+++		ExchangeRateInformation	<XchgRateInf>	[0..1]	ExchangeRate1	C	<p>Provides details on the currency exchange rate and contract.</p>
6.1.15.6.4.2	++++		ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	C	<p>Nordea use: Denmark: Max. 10 digits incl. 5 decimals can be used. If used <ContractIdentification> must be provided. Norway: Must be stated if <RateType> is used. Max. 8 digits incl. 4 decimals can be used Finland, Request for Transfer and Sweden: Not used</p>

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15 .6.4.3	++++		RateType	<RateTp>	[0..1]	ExchangeRate-Type1Code	C	Rate type can only be used for Norway (only AGRD), otherwise information will be ignored by Nordea. Used codes: AGRD = Exchange rate applied is the rate agreed between the parties. If exchange rate type is present, exchange contract reference must not be present.
6.1.15 .6.4.4	++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	Nordea use: Denmark: Max. 11 characters. If used <ExchangeRate> must be provided. Finland: Optional for international (cross-border/cross-currency) payments, max 14 characters. Norway: Max. 6 characters. Request for Transfer and Sweden: Not used.
6.1.15 .6.5	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearer-Type1Code	C	ChargeBearer should be used on either payment or transaction level but not both. Please see information about usage. Used codes: DEBT = Borne By Debtor SHAR = Shared. (Default value) SLEV = Following Service Level Nordea use: Within EU/EES area: Only SHAR or SLEV can be used for all payment types incl. Request for Transfer, use of other codes will be rejected. Outside EU/EES area: DEBT, SHAR or SLEV can be used for Treasury Payments, International (cross-border/cross-currency) payments and Request for Transfer, use of other codes will be rejected. Sweden: Other codes than SHAR or SLEV for international (cross-border/cross-currency) cheque payments, irrespectively of area, will be rejected.
6.1.15 .6.6	+++		ChequeInstruction	<ChqInstr>	[0..1]	ChequeMaturityDateRule	C	Must be used for transfer type CHK
6.1.15. 1.1	++++		ChequeType	<ChqTp>	[0..1]	ChequeType2Code	R	Only valid for transfer type CHK Used code: BCHQ = Bank Cheque Use of other codes will be rejected.

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6.1.15.6.7	+++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification135	C	<p>If information present in similar Ultimate Debtor at Payment level then Credit Transaction level must not be present and will result in rejection by Nordea. If Ultimate Debtor is used, Name is required.</p> <p>For usage of name and addresses, please see <i>Country Appendix</i>.</p> <p>Nordea: If Ultimate Debtor is used for International payments, Treasury payments or Request for Transfer both Name, Town Name and Country is required</p> <p>Request for Transfer: Usage of Ultimate Debtor information must be agreed with executing bank. Nordea will forward information on a best effort.</p>
6.1.14.1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	<p>Depending on payment type, there might be limitations in number of characters. See country appendices for details.</p> <p>For PartyName(s): If Postal Address is provided, then Name is mandatory. Name without address is allowed.</p> <p>SEPA payments: 70 characters of name can be used.</p>
6.1.14.1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	<p>Information that locates and identifies a specific address, as defined by postal services.</p> <p>Depending on payment type, there might be limitations in number of characters. See country appendices for details.</p>
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must <u>not</u> be included in StreetName
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Will replace StreetName and BuildingNumber.
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government. TownName is required by CGI-MP schema.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								Sweden: If address is used for domestic payments, TownName must be present.
6.1.18 .1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18 .1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
6.1.18 .1.16	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	Request for Transfer: Information will not be processed.
6.1.14 .2.1	+++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13 .1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13 .1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13 .1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	R	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13 .1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST). Can be used for SEPA payments. Sweden: Information will not be processed, except for SEPA payments.
6.1.13 .1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13 .1.3.2.1	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used code: CUST = Customer Number

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15.6.8	+++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	Financial & Same-Day-Value payments (CORT or TREA): Used for Creditor bank's cover bank. BICFI must be present. Global Cash Pool transfer: IntermediaryAgent will not be processed. Intercompany payments (INTC): Can only be used where Creditor Bank is outside Nordea Group. If payment not consistent with rule, it will be rejected. Request for Transfer: As per requirement by executing bank. Sweden: Cannot be used for any other payment type than described above.
6.1.10.4.1	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	+++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	BICFI is required. For technical usage see "User guide & Message flow".
6.1.15.6.9	+++		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	CashAccount38	C	Financial & Same-Day-Value payments (CORT or TREA): Can be used, if known to the customer. A payment in a 3rd country currency may require that Debtor state the account with Creditor bank's cover bank. Note: This information, if used, will not be reported back in the Debit Notification message.
6.1.1.4.1	++++		Identification	<Id>	[1..1]	Max2048Text	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	+++++		Identification	<Id>	[1..1]	Max34Text	R	Identification assigned by an institution.
6.1.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Name of the identification scheme.
6.1.1.2.2.1	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Used code: BBAN = Basic Bank Account Number

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15 .6.14	+++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	Not used if Payment Method is CHK. Must be used for all International (cross-border/cross-currency), Treasury and Intercompany payments incl. Request for Transfer, <u>except for SEPA payments</u> . One of the below options must be used: 1) BICFI - unless one of the other listed codes are used 2) Clearing System Identification and Creditor Agent Name International/Intercompany & SEPA payments: When IBAN is used within SEPA area, Creditor Agent will be ignored. For further information, please see <i>Country Appendix</i> .
6.1.10 .4.1	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10 .2.1	+++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	C	If used BICFI must be valid. For technical usage see “ <i>User guide & Message flow</i> ”.
6.1.10 .2.2	+++++		ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemMemberIdentification2	C	Information used to identify a member within a clearing system.
6.1.10 .1.1	+++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	R	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
6.1.23 .1.1	+++++		Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	R	Used codes: AUBSB = Australian Bank State Branch Code (BSB) CACPA = Canadian Payments Association Payment Routing Number HKNCC = Hong Kong Bank Code INFSC = Indian Financial System Code NZNCC = New Zealand National Clearing Code USABA = United States Routing Number (Fedwire, NACHA) ZANCC = South African National Clearing Code Note: Use of other codes may cause rejection.
6.1.10 .1.2	+++++		MemberIdentification	<Mmbld>	[1..1]	Max35Text	R	Invalid Identification may cause rejection.
6.1.10 .2.4	+++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option. If Member ID or LEI is provided, then Name and Postal Address are required. Note: Must be present when only Clearing System Identification used, otherwise ignored by Nordea.
6.1.10 .2.5	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.18 .1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18 .1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18.1.4	++++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must <u>not</u> be included in StreetName
6.1.18.1.5	++++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18.1.6	++++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	++++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	++++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. Will replace StreetName and BuildingNumber.
6.1.18.1.9	++++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	++++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.
6.1.18.1.11	++++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government. TownName is required by CGI-MP schema.
6.1.18.1.12	++++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	++++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	++++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18.1.15	++++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
6.1.18.1.16	++++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.15.6.15	+++		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	CashAccount38	C	Note: This information, if used, will not be reported in the Debit Notification message. 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. Note: If CreditorAgentAccount used - it will be reported under CreditorAccount in the Debit Notification message.
6.1.1.4.1	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.
6.1.2.1.2	++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1.2.1	+++++		Identification	<Id>	[1..1]	Max34Text	R	
6.1.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Name of the identification scheme.
6.1.1.2.2.1	+++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	Used code: BBAN = Basic Bank Account Number
6.1.15.6.16	+++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	R	Creditor Name and Country is required. For payment to domestic/International cheque or domestic Money Order the address of the Creditor must be stated in addition to Creditor's name. For usage of name and addresses, please see <i>Country Appendix</i> . SEPA payment: Creditor identification information will be forwarded to beneficiary.
6.1.14.1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	For PartyName(s): If Postal Address is provided, then Name is mandatory. Name without address is allowed. For domestic payments max. 35 characters can be used. International/Intercompany payments, incl. Request for Transfer 70 characters can be used. If Ultimate Creditor name used then max. 35 characters can be used for Creditor name, except for SEPA payments. SEPA payments: 70 characters of name can be used. Norway: For domestic payments max 30 characters can be used. Sweden: For International cheque max. 35 characters can be used.
6.1.14.1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	R	Country must always be present. Finland: For domestic Money Orders StreetName, PostCode and Town-Name or AddressLine are mandatory. International (cross-border/cross-currency) payments & Request for Transfer: Either structured, address lines or combined must be used. Norway: For domestic Money Order Streetname, PostCode and Town-Name are mandatory. SEPA-payments: Either structured, address lines or combined can be used. Sweden: When using the payment type Money Order, PostCode and TownName are mandatory
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName Finland: When used for payment to Money Order, StreetName or AddressLine must be present. Norway: For domestic payments max 60 characters can be used. Note: If combined structured and unstructured address used and StreetName not present, first line of AddressLine will be used as StreetName
6.1.18 .1.5	+++x+		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18 .1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18 .1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18 .1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
6.1.18 .1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18 .1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Finland, Norway & Sweden: When used for payment to Money order, PostCode must be present. International cheque: PostCode or AddressLine (see below) must be present.
6.1.18 .1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Finland, Norway & Sweden: When used for payment to Money order, TownName must be present. International cheque: TownName or AddressLine (see below) must be present.
6.1.18 .1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18 .1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Country must always be present.
6.1.18 .1.16	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	Can be used for "Easy account" payments Denmark, SEPA payments for all countries and private identification for domestic Money orders in Finland. Request for Transfer: Information will not be processed.
6.1.14 .2.1	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	Unique and unambiguous way to identify an organisation.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	+++++		Regul	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13.1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Denmark: Used for Easy Account payment. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits. If RF Creditor reference is used, then ordering customer identification (CUST) will not be processed.
6.1.13.1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	C	Name of the identification scheme.
6.1.13.1.3.2.1	+++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	Used codes: CUST = Customer Number (Used for SEPA payments – for all countries) TXID = Tax Identification Number (Only for Denmark)
6.1.14.2.2	++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	Unique and unambiguous identification of a person, for example a passport.
6.1.17.1.2	+++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
6.1.17.1.2.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Denmark: Used for Easy Account payment. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits. Finland: Can be used for domestic Money orders with SOSE. SEPA payments: Can be used for all countries with SOSE.
6.1.17.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.17.1.2.2.1	+++++		Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	R	Used codes: SOSE = Social Security Number (Used for SEPA payments – for all countries and for Easy Account payment (DK) and for Money orders (FI)) TXID = Tax Identification
6.1.15.6.17	+++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount38	C	Not to be used when Payment Method "CHK" used. 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.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1.4.1	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International (cross-border/cross-currency), SEPA CT and Intercompany payments incl. Request for Transfer where beneficiary agent resides within EU/EES area, must have an IBAN number. Exception for Treasury payments, where IBAN is not mandatory. For technical usage see " <i>User guide & Message flow</i> ". For further information, or deviations in usage of IBAN in each local country, please see <i>Country Appendix</i> .
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	+++++		Identification	<Id>	[1..1]	Max34Text	R	Nordea use: For Easy Account payment type (DK) and payment to Money order (NO, FI, SE) 'NOTPROVIDED' must be stated. In addition, for payment to Money order full name and address information must be stated in <Cdtr> Financial payments: Either Creditor Agent Account or Creditor Account <u>must</u> be provided, but not both, see CreditorAgentAccount above
6.1.1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Not to be used for Easy Account payment (DK) or Money Order (FI, NO & SE).
6.1.1.2.2.1	+++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	Used code: BBAN = Basic Bank Account Number
6.1.1.2.2.2	+++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Used codes: BGNR = Bankgiro Number (Sweden) OCR = Creditor Number (Denmark) Request for Transfer: Not to be used.
6.1.1.4.5	++++		Proxy	<Prxy>	[0..1]	ProxyAccountIdentification1	C	Specifies an alternate assumed name for the identification of the account. Future Use.
6.1.1.3.1	+++++		Type	<Tp>	[0..1]	ProxyAccountType1Choice	C	Type of the proxy identification.
6.1.1.3.1.1	+++++		Code	<Cd>	[1..1]	ExternalProxyAccountType1Code	R	Name of the identification scheme, in a coded form as published in an external list. Used codes: CUST = Customer Number MBNO = Mobile Phone Number (ITU Recommendation E.164 format)
6.1.1.3.2	+++++		Identifier	<Id>	[1..1]	Max2048Text	R	Identification used to indicate the account identification under another specified name.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15 .6.18	+++		UltimateCreditor	<UltmtCdr>	[0..1]	PartyId135	C	If Ultimate Creditor is used, Name is required. For usage of name and addresses, please see <i>Country Appendix</i> . International cheque payment: Not Used
6.1.14 .1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	Name, Town Name and Country code are is required. SEPA payments: 70 characters of name can be used. Depending on payment type, there might be limitations in number of characters. See country appendices for details.
6.1.14 .1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Information that locates and identifies a specific address, as defined by postal services.
6.1.18 .1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18 .1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18 .1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber must <u>not</u> be included in StreetName
6.1.18 .1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18 .1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18 .1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18 .1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
6.1.18 .1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18 .1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Sweden: If address is used for domestic payments, PostCode must be present.
6.1.18 .1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government. TownName is required by CGI-MP schema. Sweden: If address is used for domestic payments, TownName must be present.
6.1.18 .1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18 .1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18 .1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18 .1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
6.1.18 .1.16	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	Can be used for SEPA payments for all countries. Request for Transfer: Information will not be processed.
6.1.14 .2.1	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentifi- cation29	XOR	Unique and unambiguous way to identify an organisation.
6.1.13 .1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Iden- tifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Au- thority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13 .1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13 .1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisat- ionIdentification1	C	Unique identification of an organisation, as assigned by an institution, us- ing an identification scheme.
6.1.13 .1.3.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Identification assigned by an institution.
6.1.13 .1.3.2	+++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentifi- cationSchemeName- 1Choice	C	Name of the identification scheme.
6.1.13 .1.3.2. 1	+++++		Code	<Cd>	[1..1]	ExternalOrganisat- ionIdentificat- ion1Code	R	Used code: CUST = Customer Number (Used for SEPA payments – for all countries)
6.1.14 .2.2	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentificat- ion13	XOR	Unique and unambiguous identification of a person, for example a pass- port.
6.1.17 .1.2	+++++		Other	<Othr>	[0..∞]	GenericPersonIdenti- fication1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
6.1.17 .1.2.1	+++++		Identification	<Id>	[1..1]	Max35Text	R	Unique and unambiguous identification of a person.
6.1.17 .1.2.2	+++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificat- ionSchemeName1Ch oice	R	Name of the identification scheme.
6.1.17 .1.2.2. 1	+++++	{Or	Code	<Cd>	[1..1]	ExternalPersonIdenti- fication1Code	XOR	Used code: SOSE = Social Security Number (Used for SEPA payments - for all coun- tries)

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15 .6.21	+++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	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. Note: Only one occurrence allowed. Request for Transfer: Information will not be processed.
6.1.12 .2.1	++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	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. Note: Will not be validated by Nordea.
6.1.12 .2.2	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	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
6.1.15 .6.22	+++		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	C	Regulatory Reporting required for certain payments for Norway and Sweden. Please see <i>Country Appendix</i> . Note: This tag can only be present one time per Credit Transaction, more occurrences will be ignored by Nordea. Norway: Mandatory for international payments (including Financial Payments) above 100.000 NOK. Sweden: Mandatory for international payments (including Financial Payments) above 150.000 SEK. Request for Transfer: As per requirement by executing bank.
6.1.19 .1.1	++++		DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	RegulatoryReporting-Type1Code	R	Used codes: CRED = Regulatory information applies to the credit side. DEBT = Regulatory information applies to the debit side. BOTH = Regulatory information applies to both credit and debit sides. Note: "BOTH" is not supported by Nordea.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.19 .1.2	++++		Authority	<Authrty>	[0..1]	RegulatoryAuthority2	C	
6.1.19 .1.2.2	+++++		Country	<Ctry>	[0..1]	CountryCode	C	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code)
6.1.19 .1.3	++++		Details	<Dtls>	[0..∞]	StructuredRegulatoryReporting3	R	<Details> and related elements under Regulatory Reporting can be repeated two times. Additional occurrences will be ignored by Nordea.
6.1.19 .1.3.1	+++++		Type	<Tp>	[0..1]	Max35Text	R	Used codes: PURP = Purpose of Payment DECL = Declaration used for "NNKNI" (Japan) CRST = Creditor Status, i.e. Beneficiary Type CIST = Citizenship Status (Indonesia) PUFD = Purpose of Funds (Taiwan)
6.1.19 .1.3.4	+++++		Code	<Cd>	[0..1]	Max10Text	R	Note: Incorrect code for Norway will be rejected.
6.1.19 .1.3.6	+++++		Information	<Inf>	[0..∞]	Max35Text	C	One line of max. 35 characters can be used and will be forwarded to appropriate authorities or executing bank (Request for Transfer). Norway: Text is mandatory.
6.1.15 .6.23	+++		Tax	<Tax>	[0..1]	TaxInformation8	C	Not used. Might be re-introduced for RUB payments
6.1.24 .2.1	++++		Creditor	<Cdtr>	[0..1]	TaxParty1	R	Party on the credit side of the transaction to which the tax applies.
6.1.24 .7.3	+++++		TaxType	<TaxTp>	[0..1]	Max35Text	R	
6.1.15 .6.25	+++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation16	C	Structured information can be used for both domestic and international payments incl. Request for Transfer, unless specified differently below. Unstructured Remittance Information will not be processed if Structured Remittance Information exists, any exception will be stated below. Finland: For information on usage of SEPA ERI (Extended Remittance Information) see <i>Appendix Finland</i> .

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.20 .5.1	++++	{Or	Unstructured	<Ustrd>	[0..11]	Max140Text	XOR	<p>Numbers in parenthesis () indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules, i.e. as stated in parenthesis () below. Information how Nordea processes free text information, please see each <i>Country Appendix</i>.</p> <p>For usage per payment type, please see <i>Country Appendix</i> and onwards.</p> <p>Denmark: Maximum of 1.435 (41*35) characters can be used. Finland: One occurrence of 140 characters can be used and is advised to use when more than one occurrence of Structured used within SEPA area. Norway: Maximum of 875 (25*35) characters can be used, which also applies for salary and pension payments. Sweden: Maximum of 350 (10*35) characters can be used. Cannot be used for salary and pension payments .</p> <p>Note: If Purpose <Purp> - <Prtry> used for DK, NO and SE, it will prevail information stated on this level.</p> <p>International (incl. CBPR+ and SEPA) and Treasury payments: Only one occurrence of 140 characters can be used. Request for Transfer: Only one occurrence of 105 characters (3*35) can be used.</p>

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.20.5.2	++++	Or}	Structured	<Strd>	[0..999]	StructuredRemittanceInformation16	XOR	<p>Use: Can be used when at least one ReferredDocumentInformation below or Creditor Reference below is present. If Creditor Reference is present then ReferredDocumentInformation will be ignored. Total amount of Structured cannot be negative. If any errors detected - the whole Transaction level instruction will be rejected.</p> <p>Denmark: Only one occurrence of Structured Remittance Information with Creditor Reference (SCOR) can be used and only for payments via "Transfer form", "Standard credit transfer" and "Same day credit transfer".</p> <p>Note: For "Transfer form" form type "01", "73" structured reference cannot be used but transfer form type must be provided.</p> <p>Finland: For standard SEPA credit transfer one occurrence can be used. For SEPA AOS2 maximum of 999 occurrences including min. one credit note can be used. For information on usage of SEPA AOS2 (Additional Optional Services) see <i>Appendix Finland</i>.</p> <p>Norway: Cannot be used for Salary and Pension payments. A maximum of 999 occurrences can be used for Creditor References. Alternatively, a maximum of 25 occurrences can be used with Document number.</p> <p>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>.</p> <p>Note: If IBAN for Creditor and <Strd> used, it will be processed and reported to Debtor/Creditor as international payment.</p> <p>International (incl. SEPA): Standard of maximum 4 occurrences can be used. Each occurrence can consist of Document Number or Creditor Reference (SCOR). For exceeding occurrences (up till 999) or for further information please see <i>Country Appendix</i>.</p> <p>Request for Transfer: A maximum of one occurrences can be used and can consist of either Document Number (CINV) or Creditor Reference (SCOR).</p> <p>Treasury payments: Maximum 1 occurrence can be used. It may consist of either an invoice number (CINV) or Creditor Reference (SCOR). For further information please see <i>Country Appendix</i>.</p>
6.1.20.1.1	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..∞]	ReferredDocumentInformation7	C	<p>Only to be used once per instance of <Strd>.</p> <p>Denmark: Not to be used.</p>
6.1.20.1.1.1	+++++		Type	<Tp>	[0..1]	Referred-DocumentType4	R	Specifies the type of referred document.
6.1.20.1.1.1.1	+++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	Referred-DocumentType3Choice	R	Use: CREN not allowed for domestic payments Denmark or Request for Transfer

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.20 .1.1.1. 1.1	++++++		Code	<Cd>	[1..1]	DocumentType6Code	R	Used codes: CINV = Commercial Invoice CREN = Credit Note
6.1.20 .1.1.2	+++++		Number	<Nb>	[0..1]	Max35Text	C	Norway: Can be used for invoice or credit note numbers. Maximum 20 characters can be used. Sweden: Can be used for reference, invoice or credit note numbers. Maximum 25 characters can be used.
6.1.20 .1.1.3	+++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Can only be used for Norway
6.1.20 .1.2	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	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.
6.1.12 .9.1	+++++		DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Amount according to original invoice. Cannot be used in combination with code CREN. Note: Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) <i>Will be supported by Nordea for SEPA and cross border payments but it might not be supported by the beneficiary bank.</i> Nordea: 11 digits + 2 decimals allowed SEPA payments: 9 digits + 2 decimals allowed
6.1.12 .9.3	+++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CINV. Note: Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) Nordea: 11 digits + 2 decimals allowed SEPA payments: 9 digits + 2 decimals allowed
6.1.12 .9.6	+++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CREN. Note: Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) Nordea: 11 digits + 2 decimals allowed SEPA payments: 9 digits + 2 decimals allowed
6.1.20 .1.3	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	Reference information provided by the creditor to allow the identification of the underlying documents.
6.1.9. 1.1	+++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	Specifies the type of creditor reference.
6.1.9. 1.1.1	++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	Coded or proprietary format creditor reference type.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.9.1.1.1.1	+++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	Used code: SCOR = Structured Communication Reference
6.1.9.1.1.2	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	Recommended: ISO = International Standardisation Organisation reserved for ISO 11649 international creditor's reference. Used for SEPA payments and International (cross-border/cross-currency) payments, "Same day credit transfer" and "Standard Credit Transfer" for Denmark.
6.1.9.1.2	+++++		Reference	<Ref>	[0..1]	Max35Text	R	Please see <Strd> for possible combined invoice, Creditor Reference and credit note usage. Recommended: RF Creditor Reference (ISO 11649) maximum 25 characters. Denmark: For payment via "Transfer form" the form type (04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref> The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 can be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary information stated in <Ustrd>. For Payment types "Standard credit transfer", "Same-day credit transfer" and "Easy account payment" the reference can contain maximum 25 characters. If Creditor Reference is provided, Creditor, Id (Ordering customer identification) code CUST and Purpose including Unstructured will not be forwarded. Finland: Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters. Norway: Creditor Reference can contain maximum 25 characters. Numeric values and hyphen (-) can be used. Sweden: Creditor Reference can contain maximum 25 characters Request for Transfer: Creditor Reference can contain maximum 30 characters.
6.1.15.6.26	+++		Supplementary Data	<SplmtryData>	[0..∞]	SupplementaryData1	C	Additional information that cannot be captured in the structured elements and/or any other specific block. Reserved for future use.
6.1.12.1.1	++++		PlaceAndName	<PlcAndNm>	[0..1]	Max350Text	C	Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.12.1.2	++++		Envelope	<Envlp>	[1..1]	SupplementaryDataEnvelope1	R	Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information. A Technical element wrapping the supplementary data. This component may not be used without the explicit approval of a ISO 20022 Standard Evaluation Group and submission to the Registration Authority of ISO 20022 compliant structure(s) to be used in the Envelope element.
2.4.3	+		Supplementary Data	<SplmtryData>	[0..∞]	SupplementaryData1	C	Additional information that cannot be captured in the structured elements and/or any other specific block. Reserved for future use.
6.1.12.1.1	++		PlaceAndName	<PlcAndNm>	[0..1]	Max350Text	C	Unambiguous reference to the location where the supplementary data must be inserted in the message instance.
6.1.12.1.2	++		Envelope	<Envlp>	[1..1]	SupplementaryDataEnvelope1	R	Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information. A Technical element wrapping the supplementary data. This component may not be used without the explicit approval of a ISO 20022 Standard Evaluation Group and submission to the Registration Authority of ISO 20022 compliant structure(s) to be used in the Envelope element.