

Corporate eGateway

Examples per payment type - pain.001.001.03

Nordic countries and International payments

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Please note:

As GroupHeader <GrpHdr> is identical for all payment types, the examples shows only the PaymentInformation <PmtInf>.

Example of GroupHeader:

```
<GrpHdr>
<MsgId>100789</MsgId>
<CreDtTm>2019-05-21T14:56:33</CreDtTm>
<NbOfTxs>1</NbOfTxs>
<InitgPty><Id><OrgId><Othr><Id>ACMETEST</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id>
</InitgPty>
</GrpHdr>
```

Example for different Address types – Structured, Unstructured and Combined:

(These rules applies to Debtor, Ultimate Debtor, Creditor, Ultimate Creditor)

(Note: Unstructured address information can only be used for SEPA credit transfers and International payments (from all countries), and for domestic payments in Great Britain. Only 2 occurrences may be used)

Structured address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><StrtNm>Main Street</StrtNm><BldgNb>111</BldgNb><PstCd>0900</PstCd>
<TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr>
</Cdtr>
```

Unstructured address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><Ctry>DK</Ctry><AdrLine>Main Street 333</AdrLine>
<AdrLine>0900 Copenhagen</AdrLine></PstlAdr>
</Cdtr>
```

Combined address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><PstCd>0900</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry>
<AdrLine>Main Street 222</AdrLine></PstlAdr>
</Cdtr>
```

1. DENMARK - Domestic payments

1.1 Denmark – Standard credit transfer including free text remittance info (low value)

The remittance info will typically not be populated on the beneficiary's account statement. A separate advice will be provided through Netbank or attached to the account statement when posted.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm><BldgNb>2</BldgNb>
<PstCd>2000</PstCd><TwnNm>Copenhgen</TwnNm><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 600.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.2 Denmark – Standard credit transfer (low value) with RF Creditor reference

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm><BldgNb>2</BldgNb>
<PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry><Issr>ISO</Issr></Tp>
<Ref>RF12510007547061</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.3 Denmark - 'Easy Account' transfer (payment to account) (low value) – CVR no.

Using a Central Business Register no. (CVR) instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>98788866</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666999</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">3155.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Hansen Company</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr><Id><OrgId><Othr><Id>12292287</Id><SchmeNm><Cd>TXID</Cd>
</SchmeNm></Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
<RmtInf><Ustrd>Payment details</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.4 Denmark - 'Easy Account' transfer (payment to account) (low value) – CPR no.

Using a Social Security no. (CPR) instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>98788867</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666990</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">155.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr><Id><PrvtId><Othr><Id>0101943755</Id><SchmeNm><Cd>SOSE</Cd>
</SchmeNm></Othr></PrvtId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
<RmtInf><Ustrd>Payment details</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.5 Denmark - 'Easy Account' transfer (Salary payment) (low value)

Using a Social Security no. (CPR) instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>98788867</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666990</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">15500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr><Id><PrvtId><Othr><Id>0101943755</Id><SchmeNm><Cd>SOSE</Cd>
</SchmeNm></Othr></PrvtId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

1.6 Denmark – Same-day credit transfer (low value) including free text remittance info (low value)

Including free text remittance information.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>SDCL</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm><BldgNb>2</BldgNb>
<PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 60000.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.7 Denmark – Same-day credit transfer (low value) with RF Creditor reference

Including RF Creditor reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>SDCL</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm><BldgNb>2</BldgNb>
<PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry><Issr>ISO</Issr></Tp>
<Ref>RF12510007547061</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.8 Denmark – Same-day credit transfer (low value) including free text remittance info (low value) – “Easy account” (NemKonto) payment

Including free text remittance information.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>SDCL</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666990</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">15500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr><Id><PrvtId><Othr><Id>0101943755</Id><SchmeNm><Cd>SOSE</Cd>
</SchmeNm></Othr></PrvtId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

1.9 Denmark – Payment via transfer form (form types FIK 73, Giro 01) (low value)

Including free text remittance info.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>81303894</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>73</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>00240826</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-929, 2019-05-21, 600.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>01</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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1.10 Denmark – Payment via transfer form (form types FIK 71, Giro 04 & 15) (low value)

Including OCR reference.

```
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<PmtMtd>TRF</PmtMtd>
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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
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</CdtrAcct>
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</CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
```

<Ref>15/0018714806040826</Ref></CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

1.11 Denmark – Payment via transfer form (form type FIK 75) (low value)

Including both free text remittance info and an OCR reference

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
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<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
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</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 DKK</Ustrd>
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<Ref>75/0000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

1.12 Denmark – Salary payment (payment to account) (low value)

```
<PmtInf>
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
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</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

1.13 Denmark – Pension payment (payment to account) (low value)

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>PENS</Cd></CtgyPurp></PmtTpInf>
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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</PstlAdr></FinInstnId></CdtrAgt>
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<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr></Cdtr>
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</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
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1.14 Denmark – Same day value payment (domestic SWIFT) (high value)

```
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<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
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</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><StrtNm>Vejen</StrtNm>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

1.15 Denmark – Financial payment (domestic SWIFT) (high value)

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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
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</DbtrAgt>

<CdtTrfTxInf>
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</PstlAdr></FinInstnId></CdtrAgt>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
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1.16 Denmark – Intercompany payment (domestic SWIFT) (high value)

```
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<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</PstlAdr></FinInstnId></CdtrAgt>
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<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

2. FINLAND - Domestic payments

2.1 Finland – Payment to account including a single OCR reference (low value)

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<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id></CdtrAcct>
<RmtInf>
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</CdtTrfTxInf>
</PmtInf>
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2.2 Finland – Payment to account including a single none OCR reference (low value)

```
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<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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</CdtTrfTxInf>
</PmtInf>
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2.3 Finland – Payment to account including two OCR references and an OCR credit note (low value)

Before starting populating multiple OCR references per

<CdtTrfTxInf>, please refer to the *Functional Specifications for Payments*.

```
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<ReqdExctnDt>2019-05-21</ReqdExctnDt>
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id></CdtrAcct>
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</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
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2.4 Finland – Payment to account including free text remittance info, two none OCR references, none OCR credit note (low value)

```
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Ustrd>Cash discount deducted</Ustrd>
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<RltdDt>2011-11-02</RltdDt></RfrdDocInf><RfrdDocAmt><RmtdAmt Ccy="EUR">200.00</RmtdAmt>
</RfrdDocAmt></Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>66666688</Nb>
<RltdDt>2011-11-03</RltdDt></RfrdDocInf>
<RfrdDocAmt><RmtdAmt ccy="EUR">400.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>66666695</Nb>
<RltdDt>2019-05-21</RltdDt></RfrdDocInf><RfrdDocAmt><CdtNoteAmt Ccy="EUR">100.00</CdtNoteAmt>
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2.5 Finland – Payment to account including free text remittance info only (low value)

```
<PmtInf>
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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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2.6 Finland – Payment to money order (payment advise) (low value)

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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<PstCd>9999</PstCd> <TwnNm>Helsinki</TwnNm><Ctry>FI</Ctry></PstlAdr></Cdtr>
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2.7 Finland – Salary payment (payment to account) (low value)

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2.8 Finland – Pension payment (payment to account) (low value)

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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Pension November 2011</Ustrd></RmtInf>
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</PmtInf>
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2.9 Finland – Same day value payment (domestic POPS) (high value)

```
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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Ravintola OY</Nm><PstlAdr><Ctry>FI</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id></CdtrAcct>
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</PmtInf>
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2.10 Finland – Financial payment (high value)

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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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</PmtInf>
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2.11 Finland – Intercompany payment within Nordea Finland (high value)

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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><IBAN>FI632950180002058</IBAN></Id></CdtrAcct>
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</PmtInf>
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3. NORWAY - Domestic payments

3.1 Norway – Payment to account including a KID (OCR) reference (low value)

Example with 2 approvers (SOSE/NIDN) and same XARF-reference.

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<Othr><Id>NIDNREF111</Id><SchmeNm><Prtry>NIDN</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</CdtrAgt>
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</CdtrAcct>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.2 Norway – Payment to account including a KID (OCR) reference and a KID (OCR) credit note (low value)

Example with 2 approvers (SOSE/NIDN) and different XARF-references.

```
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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
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<Othr><Id>XARFREF222</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
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<CdtTrfTxInf>
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</CdtrAgt>
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</CdtrAcct>
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<RmtInf>
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</CdtrRefInf></Strd>
<Strd><RfrdDocAmt><CdtNoteAmt Ccy="NOK">100.00</CdtNoteAmt></RfrdDocAmt>
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</CdtrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.3 Norway – Payment to account including two none OCR references and a none OCR credit note (low value)

Example with 1 approver (SOSE) and XARF-reference.

```
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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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<CdtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
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<RmtdAmt Ccy="NOK">400.00</RmtdAmt></RfrdDocAmt>
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</PmtInf>
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3.4 Norway – Payment to account including free text remittance info and an Ultimate Debtor (low value)

Example with 1 approver (NIDN) and XARF-reference.

```
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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

3.5 Norway – Payment to money order (payment advise) including free text remittance info (low value)

Example with 1 approver (SOSE) and XARF-reference.

```
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<Id><OrgId>
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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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<PstlAdr><StrtNm>Frysjavaeien</StrtNm><BldgNb>999</BldgNb><PstCd>0884</PstCd>
<TwnNm>Oslo</TwnNm><Ctry>NO</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Faktura 01-928, 2019-05-21, 500.00 NOK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.6 Norway – Salary payment (low value)

Example with 1 approver (NIDN) and XARF-reference.

```
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<Othr><Id>XARFREF222</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
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<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
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<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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</CdtrAgt>
<Cdtr><Nm>Ivar Berglund AS</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

3.7 Norway – Pension payment (low value)

Example with 1 approver (SOSE) and XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>PENS</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF333</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="NOK">2060.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Ivar Berglund AS</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Pension November 2011</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.8 Norway – Same day value payment (domestic SWIFT) (high value)

Example with 1 approver (SOSE) and XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="NOK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>DNBANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Ivar Berglund AS</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>12506122544</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME invoice 444, 5000000.00 NOK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.9 Norway – Financial payment (domestic SWIFT) (high value)

Example with 1 approver (SOSE) and XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>CORT</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="NOK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>DNBANOKX</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Ivar Berglund AS</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME fx 6666678, 5000000.00 NOK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.10 Norway – Intercompany payment (domestic SWIFT) (high value)

Example with 1 approver (SOSE) and XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="NOK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>ACME Mobil A/S</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME group transfer, 5000000.00 NOK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4. SWEDEN - PlusGiro - Domestic payments

4.1 Sweden – Payment from PlusGiro to PlusGiro including an OCR reference (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>10812347657</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.2 Sweden – Payment from PlusGiro to PlusGiro with Invoice and credit note (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLv><Cd>NURG</Cd></SvcLv></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>100343928</Nb>
<RltdDt>2011-11-02</RltdDt></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="SEK">2000.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>100343931</Nb>
<RltdDt>2011-11-03</RltdDt></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="SEK">1100.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>100343923</Nb>
<RltdDt>2019-05-21</RltdDt></RfrdDocInf>
<RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt></Strd>
</RmtInf>
</CdtTrfTxInf></PmtInf>
```

4.3 Sweden – Payment from PlusGiro to PlusGiro including free text remittance info and an Ultimate Debtor (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">600.00</InstdAmt></Amt>
<UltmtDbtr><Nm>ACME mobil AB</Nm><PstlAdr><StrtNm>Telegatan</StrtNm><BldgNb>5</BldgNb>
<PstCd>13131</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr></UltmtDbtr>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2019-05-21, 600.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.4 Sweden – Payment from PlusGiro to Bankgiro including an OCR reference (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct>
<Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>10812347657</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.5 Sweden – Payment from PlusGiro to Bankgiro including Invoice and Credit note (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct>
<Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>6666689</Nb>
<RltdDt>2019-05-21</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">1800.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>3761003</Nb>
<RltdDt>2019-05-21</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">200.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>ABC 100343923</Nb>
<RltdDt>2017-08-30</RltdDt></RfrdDocInf>
<RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.6 Sweden – Payment from PlusGiro to Bankgiro including free text remittance info (low value)

Up to 350 characters of free text is allowed for the remittance info.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">1400.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2019-05-21, 600.00 SEK</Ustrd>
<Ustrd>Invoice 01-929, 2019-05-21, 800.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.7 Sweden – Payment from PlusGiro to a bank account including free text remittance info populated by the element <Ustrd> (low value)

Up to 12 characters of free text is allowed for the remittance info.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">300.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME inv 555</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.8 Sweden – Payment from PlusGiro to a bank account including free text remittance info populated by the element <Purp><Prtry> (low value)

Up to 12 characters of free text is allowed for the remittance info (From account in Nordea to account in other banks in Sweden).

Up to 20 characters of free text is allowed for the remittance info (From account in Nordea to account in Nordea in Sweden).

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">300.00</InstdAmt></Amt>
<CdrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdrAcct>
<Purp><Prtry>ACME inv 555</Prtry></Purp>
</CdtTrfTxInf>
</PmtInf>
```

4.9 Sweden – Payment from PlusGiro to money order (payment advise) (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">500.00</InstdAmt></Amt>
<Cdtr>
<Nm>Svenska Stahl</Nm>
<PstlAdr><StrtNm>Storgatan</StrtNm><BldgNb>5</BldgNb><PstCd>12121</PstCd>
<TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.10 Sweden – Salary payment from PlusGiro to a bank account (low value)

No remittance info allowed.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">18500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

4.11 Sweden – Pension payment from PlusGirot to a bank account (low value)

No remittance info allowed.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>PENS</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">1850.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

5. SWEDEN - PlusGiro and Nordea - Domestic high value payments

5.1 Sweden – Same day value payment from a Nordea account to a bank account including free text remittance info (via STOK) (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>32701312345</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>83275406436510</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME invoice 444, 5000000.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5.2 Sweden – Financial payment from a Nordea account to a bank account including free text remittance info (domestic SWIFT) (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>CORT</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>32701312345</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>ESSESESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>83275406436510</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME fx 4567, 5000000.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5.3 Sweden – Intercompany payment from PlusGirot to a bank account including free text remittance info (domestic SWIFT) (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">5000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>83275406436510</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>ACME group transfer, 5000000.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6. International (cross border) payments

6.1 Ordinary cross border payment including free text remittance info and regulatory reporting (low value)

Example with 2 approvers (SOSE) and same XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
<Othr><Id>SOSEREF444</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy>
</DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<ChrgBr>DEBT</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstAmt Ccy="USD">6000.00</InstAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CITIUS33</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr>
<Nm>Tool Company Inc</Nm><PstlAdr><Ctry>US</Ctry><AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RgltryRptg><Dtls><Ctry>US</Ctry><Cd>14</Cd><Inf>Tools</Inf></Dtls></RgltryRptg>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

Example on how Regulatory Report looks out of Sweden to Russia:

```
<RgltryRptg>
<Dtls><Ctry>SE</Ctry><Cd>101</Cd><Inf>Inf - Sweden - Regulatory report.</Inf></Dtls>
<Dtls><Tp>V0</Tp><Ctry>RU</Ctry><Cd>20200</Cd>
<Inf>Inf - Russia - Regulatory report.</Inf></Dtls>
</RgltryRptg>
```

Example on how Regulatory Report looks out of Norway to Russia:

```
<RgltryRptg>
<Dtls><Ctry>NO</Ctry><Cd>14</Cd><Inf>Inf - Norway - Regulatory report.</Inf></Dtls>
<Dtls><Tp>V0</Tp><Ctry>RU</Ctry><Cd>20200</Cd>
<Inf>Inf - Russia - Regulatory report.</Inf></Dtls>
</RgltryRptg>
```

6.2 Ordinary cross border payment including free text remittance info and a beneficiary bank branch code instead of a BIC (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy>
</DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt>
<FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId><Mmbld>021000089</Mmbld>
</ClrSysMmbld><Nm>Citibank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>US Company</Nm><PstlAdr><Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine><AdrLine>12121 Brown Town</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6.3 Ordinary cross border payment (SEPA) including free text remittance info (low value)

Example with 2 approvers (NIDN) and 2 different XARF-references.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>NIDNFREF111</Id><SchmeNm><Prtry>NIDN</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF333</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
<Othr><Id>NIDNFREF222</Id><SchmeNm><Prtry>NIDN</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF555</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy>
</DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 6000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

Note: SEPA Payment out of Finland – “Local Instrument” + “IN” is not required.

6.4 Express payment (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>URGP</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CITIUS33</BIC></FinInstnId><PstlAdr><Ctry>US</Ctry></PstlAdr></CdtrAgt>
<Cdtr><Nm>Tool Company Inc</Nm><PstlAdr><Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 60000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6.5 Payment to cheque (low value)

Note: Not supported in Denmark, Finland and Sweden.
(Incl. Debtor ID only used for Payments out of Norwegian accounts)

Example with 1 approver (SOSE) and XARF-reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr>
<Id><OrgId>
<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">500.00</InstdAmt></Amt>
<Cdtr>
<Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6.6 Same day value payment (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr>
</Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">600000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BYLADEMM</BIC><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 600000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6.7 Financial payment (high value) – Including Intermediary Agent

Including IntermediaryAgent1

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
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<CtgyPurp><Cd>CORT</Cd></CtgyPurp></PmtTpInf>
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6.8 Intercompany payment (high value)

Example with 1 approver (SOSE) and XARF-reference.

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7. Change log

7.1 Changes from version 2.0 (2022-10-24) to version 2.1 (2023-03-22)

Headline	Change and comments
Norway	Updated Norwegian payments with required information of who have approved the payment placed in <Dbtr> level.