

Nordea

Formatting Guidelines

for pacs.008, pacs.009, pacs.004



Guidelines

This ISO 20022 Formatting Guideline is based on latest version and only contains elements which differ to CBPR+ or where Nordea provides additional explanation. Information is applicable to incoming pacs.008, pacs.009, pacs.009COV Nordea Nordics (NDEADKKK, NDEAFIHH, NDEANOKK, NDEASESS).

CBPR+ pacs.008 Customer Credit Transfer

M/O	Element	Field Name	Formatting Option	Comment
M	<GrpHdr>	GroupHeader		This field contains the primary details of the underlying transaction
O	<SttlmMtd>	Settlement Information SettlementMethod	Plain text	One of the following codes must be used: INDA : Settlement is done by Nordea as Instructed Agent and the Account Servicing Institution (an account held with Nordea to be debited) INGA : Settlement is done by the Instructing Agent who has credited an account they service for Nordea in their books COVE : Settlement is done through a Cover Payment
O	<SttlmAcct>	Settlement Information SettlementAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	This tag provides generic account information and helps to identify the account through which the transaction is settled The account number is to be stated in SttlmAcct/Id/Othr/Id if the Instructing Agent has more than one account with Nordea. However, if the default account is to be used, element is optional
O	<InstgRmbrsmntAgt> <InstdRmbrsmntAgt> <ThrdRmbrsmntAgt>	Settlement Information InstructingReimbursementAgent InstructedReimbursementAgent ThirdReimbursementAgent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option This field provides details on Reimbursement agent details for transaction
M	<CdtTrfTxInf>	CreditTransferTransaction Information		Present once per message containing all credit transaction details
O	<ClrChanl>	Payment Type Information ClearingChannel	Plain text	Code: RTGS When a payment needs to be settled to Target2 then above code value RTGS is used. Other codes should not be used to facilitate Straight-Through-Processing

M/O	Element	Field Name	Formatting Option	Comment
M	<Chrgbr> <Agt>	ChargesBearer Agent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes SHAR: Agent/ BICFI is mandatory if charges deducted, otherwise optional CRED: Agent/ BICFI is mandatory in all cases including zero charges amount DEBT: Agent/ BICFI is mandatory if charges are prepaid to NDEA. In this case, the Agent BICFI needs to be populated with the BIC code of the receiving BIC
O	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option It is used for identification of the Previous Instructing agent in BIC format
O	<IntrmyAgt1> <IntrmyAgt2> <IntrmyAgt3>	IntermediaryAgent1 IntermediaryAgent2 IntermediaryAgent3	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option It is used for identification of the Intermediary agent in BIC format This tag is required if Creditor Agent is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea)
M	<Dbtr>	Debtor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	To comply with applicable AML/CTF regulations the following information must be provided: <ul style="list-style-type: none">– The payment account number of the Debtor (or a unique transactions identifier if applicable), preceded with “/” without any spaces– The Ordering Customer's full name and address (street address, postal code, town and country code) or when applicable, the official personal document number, customer identification number or the date and place of birth
O	< DbtrAcct>	DebtorAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	If used, Identification is mandatory Either IBAN or Other to be used

M/O	Element	Field Name	Formatting Option	Comment
M	<DbtrAgt>	DebtorAgent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option Used to define Debtor Agent details in BIC format
M	<CdtrAgt>	CreditorAgent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option Used to define Creditor Agent details in BIC format
O	<CdtrAgtAcct>	CreditorAgentAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	If used, Identification is mandatory Either IBAN or Others to be used
M	<Cdtr>	Creditor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	To comply with applicable AML/CTF regulations the following information must be provided: – The payment account number of the Creditor, preceded with “/” without any spaces – The Creditor’s full name and address (street address, postal code, town and country code), address is optional but strongly recommended in all cases. No checking of account number compliance with the Creditor name provided
M	<CdtrAcct>	CreditorAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	IBAN is the preferred option
O	<InstrForCdtrAgt>	InstructionForCreditorAgent	Text [A-Z0-9]{4,4}[A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	This element should not be used to facilitate Straight-Through-Processing Please use service level proprietary tag Please note that element is not allowed in the pacs.008STP version
O	<UltmtDbtr>	UltimateDebtor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Minimum 2 lines required in accordance with HVPS guidelines Ultimate party that owes an amount of money
O	<UltmtCdtr>	UltimateCreditor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Minimum 2 lines required in accordance with HVPS guidelines Ultimate party to which an amount of money is due

pac.009 FI-to-FI Customer Credit Transfer

M/O	Element	Field Name	Formatting Option	Comment
M	<MsgId>	MessageIdentification	Length (35)	This field helps to identify message uniquely, Instructing party will make sure that this is unique and is not repeated
M	<SttlmMtd>	SettlementMethod	Plain text	<p>This field used to identify method used to settle payment instructions</p> <p>INDA: Settlement is done by Nordea as Instructed Agent and the Account Servicing Institution (an account held with Nordea to be debited)</p> <p>pac.009COR & COV– Uses this Settlement mode</p> <p>INGA: Settlement is done by the Instructing Agent who has credited an account they service for Nordea in their books</p> <p>COVE: Settlement is done through a Cover Payment</p> <p>pac.009ADV uses COVE settlement method</p>
O	<SttlmAcct>	Settlement Information SettlementAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	<p>This tag provides generic account information and helps to Identify the account through which the transaction is settled</p> <p>The account number is to be stated in SttlmAcct/Id/Othr/Id if the Instructing Agent has more than one account with Nordea. However, if the default account is to be used, element is optional</p>
O	<InstgRmbrsmntAgt>	Settlement Information InstructingReimbursement Agent	Text [A-Z0-9]{4,4}	BICFI is the preferred option.
	<InstdRmbrsmntAgt>	InstructedReimbursement Agent	[A-Z]{2,2}	This field provides details on Reimbursement agent details for transaction
	<ThrdRmbrsmntAgt>	ThirdReimbursementAgent	[A-Z0-9]{2,2}	
M	<CdtTrfTxInf>	CreditTransferTransaction Information	([A-Z0-9]{3,3}){0,1}	Present once per message containing all credit transaction details
O	<ClrChan>	Payment Type Information ClearingChannel	Plain text	<p>Code: RTGS</p> <p>When a payment needs to be settled to Target2 then above code value RTGS is used Other codes should not be used to facilitate Straight-Through-Processing</p>
O	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	<p>BICFI is the preferred option</p> <p>It is used for identification of the Previous Instructing agent in BIC format</p>

M/O	Element	Field Name	Formatting Option	Comment
O	<IntrmyAgt1> <IntrmyAgt2> <IntrmyAgt3>	IntermediaryAgent1 IntermediaryAgent2 IntermediaryAgent3	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option It is used for identification of the Intermediary agent in BIC format This tag is required if Creditor Agent is a non-Nordea client institution outside the Receiving Bank (Nordea) country or not in local currency of the Receiving Bank (Nordea)
M	<Dbtr>	Debtor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Whenever Debtor Agent, Creditor Agent and all agents in between are located within the same country, the clearing code only may be used Clearing Code ,Name and Unstructured postal address used it is recommended to use postal code when available
O	<DbtrAcct>	DebtorAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	If used, Identification is mandatory Either IBAN or Other to be used
M	<DbtrAgt>	DebtorAgent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option. Used to define Debtor Agent details in BIC format
M	<CdtrAgt>	CreditorAgent	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	BICFI is the preferred option. Used to define Creditor Agent details in BIC format
O	<CdtrAgtAcct>	CreditorAgentAccount	Text [A-Z]{2,2} [0-9]{2,2} [a-zA-Z0-9]{1,30}	If used, Identification is mandatory Either IBAN or Others to be used
M	<Cdtr>	Creditor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Whenever Debtor Agent, Creditor Agent and all agents in between are located within the same country, the clearing code only may be used Clearing Code ,Name and Unstructured postal address used it is recommended to use postal code when available
M	<CdtrAcct>	CreditorAccount	Text [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}	IBAN is the preferred option
O	<Rmtinf> <Ustrd>	RemittanceInformation Unstructured	Plain text	Information provided for more details about the Remittance

pacs.004 Payment Return

M/O	Element	Field Name	Formatting Option	Comment
M	<TxInf>	TransactionInformation	Return ID: length (1,35)	This Field contains the details of the underlying transaction
M	<OrgnlMsgId>	Original Group Information OriginalMessage Identification	Text length (1,35)	This element helps in the Message Identification of the underlying payment, e.g., pacs.008/pacs.009
O	<OrgnlInstrId>	OriginalInstruction Identification	Length (1,35)	If present in the underlying pacs.008/ pacs.009, then must be present in the pacs.004 Return message to ensure automated processing of the Return Message
M	<OrgnlEndToEndId>	OriginalEndToEnd Identification	Length (1,35)	This element relates to the End To End Identification of the underlying payment, e.g. pacs.008/ pacs.009
M	<OrgnlEndToEndId>	OriginalEndToEnd Identification	Length (1,35)	This element relates to the End To End Identification of the underlying payment, e.g. pacs.008/ pacs.009
M	<OrgnlUETR>	OriginalUETR	Length (1,36)	This element relates to the UETR of the underlying payment, e.g. pacs.008/ pacs.009
O	<OrgnlIntrBkSttlmAmt>	OriginalInterbank SettlementAmount	ISO Date Format	It is recommended to populate the Original Information, if pacs.004 follows the original payment route. to ensure automated processing of the Return Message
M	<Dbtr>	Return Chain Debtor	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	Helps to Identify the Party that owes amount to the (ultimate) creditor BICFI is used
M	<Cdtr>	Return Chain Creditor	Text [A-Z0-9]{4,4} [A-Z]{2,2} [A-Z0-9]{2,2} ([A-Z0-9]{3,3}){0,1}	Party that has due settlement amount BICFI is used
M	<OrgID>	Return Reason Information OrganisationIdentification	Text (1,35)	Helps to identify the Organization that had triggered the Return
M	<Cd>	Return Reason Information ReasonCode	Length (1,4)	This element provides the Reason for the Return
O	<UltmtDbtr>	UltimateDebtor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Minimum 2 lines required in accordance with HVPS guidelines Ultimate party that owes an amount of money

M/O	Element	Field Name	Formatting Option	Comment
O	<UltmtCdtr>	UltimateCreditor	Name: text{1,140} Business Code: text ID: text [a-zA-Z0-9]{4}	Minimum 2 lines required in accordance with HVPS guidelines Ultimate party to which an amount of money is due