

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>Copenha-
gen</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>
<PmtInflId>10071</PmtInflId>
<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>
<PmtInflId>10071</PmtInflId>
<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>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
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<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>
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<CdtTrfTxInf>
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<BldgNb>2</BldgNb><PstCd>2000</PstCd><TwnNm>Copenhagen</TwnNm>
<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>
```

1.10 Denmark – Payment via transfer form (form types FIK 71, Giro 04 & 15) (low value)

Including OCR reference.

```

<PmtInf>
<PmtInfId>10071</PmtInfId>
<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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<CdtTrfTxInf>
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<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

```
<PmtInf>
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</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>
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<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
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<Ctry>DK</Ctry></PstlAdr></Cdtr>
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</CdtrAcct>
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<Ref>75/0000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

```
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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>
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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>
</CdtTrfTxInf>
</PmtInf>
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1.13 Denmark – Pension payment (payment to account) (low value)

```
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<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>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
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1.14 Denmark – Same day value 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>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</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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1.15 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>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
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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>
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</CdtTrfTxInf>
</PmtInf>
```

1.16 Denmark – Intercompany payment (domestic SWIFT) (high value)

```

<PmtInf>
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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>
<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>
<RmtInf><Ustrd>ACME group transfer, 6000000.00 DKK</Ustrd></RmtInf>
</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>

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<CdtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id></CdtrAcct>
<RmtInf>
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</CdtrRefInf></Strd></RmtInf>
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</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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</RmtInf>
</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*.

```

<PmtInf>
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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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">500.00</InstdAmt></Amt>
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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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<DbtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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2.5 Finland – Payment to account including free text remittance info only (low value)

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2.6 Finland – Payment to money order (payment advise) (low value)

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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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2.9 Finland – Same day value payment (domestic POPS) (high value)

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2.10 Finland – Financial payment (high value)

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2.11 Finland – Intercompany payment within Nordea Finland (high value)

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3. NORWAY - Domestic payments

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

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

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

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3.4 Norway – Payment to account including free text remittance info and an Ultimate Debtor (low value)

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

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3.6 Norway – Salary payment (low value)

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3.7 Norway – Pension payment (low value)

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<Amt><InstdAmt Ccy="NOK">2060.00</InstdAmt></Amt>
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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>
<RmtInf><Ustrd>Pension November 2011</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.8 Norway – Same day value payment (domestic SWIFT) (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>NO</Ctry></PstlAdr></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)

```
<PmtInf>
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<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></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>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)

```
<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></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>
<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>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdrAcct>
<RmtInf><Strd><CdrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>10812347657</Ref></CdrRefInf>
</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><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">3000.00</InstdAmt></Amt>
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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>
<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>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdrAcct>
<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>
<CdrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct>
<Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdrAcct>
<RmtInf><Strd><CdrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>10812347657</Ref>
</CdrRefInf>
</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>
<Amt><InstdAmt Ccy="SEK">1900.00</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><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>
<PmtInflId>10071</PmtInflId>
<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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<CdrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct><Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
</CdrAcct>
<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 PlusGiro to a bank account (low value)

No remittance info allowed.

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<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 - Bankgiro - Domestic payments

5.1 Sweden – Payment from Bankgiro 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">500.00</InstdAmt></Amt>
<CdrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct><Id><Othr><Id>53877034</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
</CdrAcct>
<RmtInf>
<Strd><CdrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>10812347657</Ref>
</CdrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5.2 Sweden – Payment from Bankgiro to Bankgiro including an OCR reference, an OCR 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</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>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>53877034</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><RfrdDocAmt><RmtdAmt Ccy="SEK">600.00</RmtdAmt></RfrdDocAmt>
<CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>96736545576100343928</Ref></CdtrRefInf></Strd>
<Strd><RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt>
<CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>18883761003439284323</Ref></CdtrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5.3 Sweden – Payment from Bankgiro to Bankgiro with 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">1900.00</InstdAmt></Amt>
<CdrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct><Id><Othr><Id>53877034</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
</CdrAcct>
<RmtInf>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>6666689</Nb>
<RltdDt>2011-11-02</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">2000.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>3761003</Nb>
<RltdDt>2019-05-21</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
  
```

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

Up to 25x50 characters of free text is allowed for the remittance info when using the element `<Ustrd>`. The remittance info will be posted in a separate advice.

```
<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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</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>Svenska Stahl</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>53877034</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>
```

5.5 Sweden – Payment from Bankgiro 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 (From Bankgiro to account in other banks 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">3000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Svenska Stahl</Nm><PstlAdr><StrtNm>Telegatan</StrtNm><BldgNb>5</BldgNb>
<PstCd>13131</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<InstrForCdtrAgt><Cd>TELB</Cd></InstrForCdtrAgt>
<RmtInf>
<Ustrd>Inv. 01-928</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5.6 Sweden – Payment from Bankgiro 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 when using the element <Purp><Prtry>. The remittance info will be populated on the beneficiary's account statement only.

```
<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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</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>Svenska Stahl</Nm><PstlAdr><StrtNm>Telegatan</StrtNm><BldgNb>5</BldgNb>
<PstCd>13131</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<Purp><Prtry>ACME inv 444</Prtry></Purp>
</CdtTrfTxInf>
</PmtInf>
```

5.7 Sweden – Payment from Bankgiro 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</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>Telegatan</StrtNm><BldgNb>5</BldgNb>
<PstCd>13131</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr></Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2019-05-21, 500.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```


5.8 Sweden – Salary payment from Bankgiro 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>4821020</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BGABSESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">18500.00</InstdAmt></Amt>
<CdrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Svenska Stahl</Nm><PstlAdr><StrtNm>Telegatan</StrtNm><BldgNb>5</BldgNb>
<PstCd>13131</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry></PstlAdr></Cdr>
<CdrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdrAcct>
</CdtTrfTxInf>
</PmtInf>
```

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

6.1 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>
```

6.2 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>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 fx 4567, 5000000.00 SEK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

6.3 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>
```

7. International (cross border) payments

7.1 Ordinary cross border payment including free text remittance info and regulatory reporting (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>NO</Ctry></PstlAdr></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><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdrAgt><FinInstnId><BIC>CITIUS33</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId></CdrAgt>
<Cdr>
<Nm>Tool Company Inc</Nm><PstlAdr><Ctry>US</Ctry><AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine></PstlAdr>
</Cdr>
<CdrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdrAcct>
<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>VO</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>VO</Tp><Ctry>RU</Ctry><Cd>20200</Cd>
<Inf>Inf - Russia - Regulatory report.</Inf></Dtls>
</RgltryRptg>

```

7.2 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>
  
```

7.3 Ordinary cross border payment (SEPA) including free text remittance info (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>NO</Ctry></PstlAdr></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>
<CdrAgt><FinInstnId><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId>
</CdrAgt>
<Cdr><Nm>Otto Klein AG</Nm><PstlAdr><Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdr>
<CdrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdrAcct>
<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.

7.4 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>
  
```

7.5 Payment to cheque (low value)

Note: Not supported in Denmark (phased out in DK as of 2016-12-31).

```
<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></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>
```


7.6 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>
  
```

7.7 Financial payment (high value) – Including Intermediary Agent

Including IntermediaryAgent1

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm>
<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>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">1000000.00</InstdAmt></Amt>
<IntrmyAgt1><FinInstnId><BIC>DABAFIHH</BIC></FinInstnId></IntrmyAgt1>
<CdtrAgt><FinInstnId><BIC>ENSSFIH1</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>ACME Mobil</Nm><PstlAdr><Ctry>FI</Ctry>
<AdrLine>Mannerheimintie10</AdrLine>
<AdrLine>Helsinki</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI632950180002058</IBAN></Id></CdtrAcct>
<RgltryRptg><Dtls><Ctry>FI</Ctry><Cd>793</Cd></Dtls></RgltryRptg>
<RmtInf><Ustrd>ACME mobil fx 66666, 1000000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

7.8 Intercompany payment (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><LclInstrm><Cd>IN</Cd></LclInstrm>
<CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2019-05-21</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">1000000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>ACME Mobil</Nm><PstlAdr><Ctry>FI</Ctry>
<AdrLine>Mannerheimintie10</AdrLine>
<AdrLine>Helsinki</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI632950180002058</IBAN></Id></CdtrAcct>
<RgltryRptg><Dtls><Ctry>FI</Ctry><Cd>14</Cd><Inf>Tools</Inf></Dtls></RgltryRptg>
<RmtInf><Ustrd>ACME group transfer, 1000000.00 EUR</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8. Change log

8.1 Changes from version 1.8 (2020-06-29) to version 1.9 (2021-06-15)

Headline	Change and comments
Finland	Removed Creditor Agent for Domestic “Low Value” payments.
Address Types	Added examples of Structured, Unstructured and Combined addresses.
Regulatory report to Russia	Updated with examples from Norway or Sweden to Russia – see example 7.1