

Corporate eGateway

Examples per payment type - pain.001.001.03

Non-Nordic countries

Version: 1.8
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Please note:

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

Example of GroupHeader:

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<MsgId>100789</MsgId>
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<SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id>
</InitgPty>
</GrpHdr>
```

1. ESTONIA - Domestic payments

1.1 Estonia – Ordinary payment to account including free text remittance info (low value)

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</CdtTrfTxInf>
</PmtInf>
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1.2 Estonia – Ordinary payment to account including creditor legal id, structured payment reference (low value)

```
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<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
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<CdtTrfTxInf>
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<Id>1857423876</Id><SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><IBAN>EE902200221020145685</IBAN></Id></CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>12345000345004503573</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
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1.3 Estonia – Express payment to account including free text remittance info (high value)

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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
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<CdtrAcct><Id><IBAN>EE902200221020145685</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
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1.4 Estonia – Salary payment (low value)

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<DbtrAgt><FinInstnId><BIC>NDEAEE2X</BIC><PstlAdr><Ctry>EE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

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<Cdtr><Nm>Jaana Junninen</Nm><PstlAdr><Ctry>EE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>423456781</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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1.5 Estonia – Pension payment (low value)

```
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</CdtrAcct>
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2. GERMANY - Domestic payments

2.1 Germany – Ordinary payment to account including free text remittance info (low value)

```
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</DbtrAgt>

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<Cdtr><Nm>Zorn Hamburg</Nm><PstlAdr><Ctry>DE</Ctry></PstlAdr></Cdtr>
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</PmtInf>
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2.2 Germany – Express payment to account including free text remittance info and a beneficiary bank branch code instead of a BIC (high value)

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</DbtrAgt>

<CdtTrfTxInf>
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<Mmbld>12345678</Mmbld></ClrSysMmbld><Nm>WestLB</Nm><PstlAdr><Ctry>DE</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>Zorn Düsseldorf</Nm><PstlAdr><Ctry>DE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DE12345678902102070010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Rechnung 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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2.3 Germany – Intercompany payment including free text remittance info (high value)

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3. GREAT BRITAIN - Domestic payments

3.1 Great Britain – BACS payment including free text remittance info (low value)

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<Ccy>GBP</Ccy></DbtrAcct>
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</DbtrAgt>

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</CdtrAgt>
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<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
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3.2 Great Britain – BACS payment including free text remittance info and a beneficiary bank branch code instead of a BIC (low value)

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<Ccy>GBP</Ccy></DbtrAcct>
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</ClrSysMmbld><Nm>HSBC</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>10405002</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
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3.3 Great Britain – CHAPS payment including free text remittance info (high value)

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<DbtrAcct><Id><Othr><Id>7804503521</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

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</CdtrAgt>
<Cdtr><Nm>Lipton Ltd</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>GB12HSBC12341578901234</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
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3.4 Great Britain – Faster payment including free text remittance info (real-time / low value)

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<DbtrAcct><Id><Othr><Id>7804503521</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</PmtInf>
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3.5 Great Britain – Cheque payment including free text remittance info (low value)

```
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<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
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<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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<Amt><InstdAmt Ccy="GBP">555.00</InstdAmt></Amt>
<Cdtr>
<Nm>Lipton Ltd</Nm>
<PstlAdr><StrtNm>Great Russell Street</StrtNm><BldgNb>5</BldgNb><PstCd>WC1B3DG</PstCd>
<TwnNm>London</TwnNm><Ctry>GB</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 555.00 GBP</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

3.6 Great Britain – Intercompany payment including free text remittance info (high value)

```
<PmtInf>
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>GB</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><IBAN>GB85NDEA1800030574</IBAN></Id><Ccy>GBP</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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<CdtrAgt><FinInstnId><BIC>NDEAGB2L</BIC><PstlAdr><Ctry>GB</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
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<CdtrAcct><Id><IBAN>GB69NDEA12341578901234</IBAN></Id></CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

4. LATVIA - Domestic payments

4.1 Latvia – Ordinary payment to account including creditor legal id, free text remittance info (low value)

```
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LV87NDEA0000082123456</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALV2X</BIC><PstlAdr><Ctry>LV</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">7500.55</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEALV2X</BIC><PstlAdr><Ctry>LV</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Tallegg AS</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr><Id><OrgId><Othr>
<Id>153185742387643</Id><SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><IBAN>LV80PARX0000435195001</IBAN></Id></CdtrAcct>
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4.2 Latvia – Express payment to account including free text remittance info (high value)

```
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LV87NDEA0000082123456</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALV2X</BIC><PstlAdr><Ctry>LV</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Tallegg AS</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>LV80PARX0000435195001</IBAN></Id></CdtrAcct>
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```

4.3 Latvia – Salary payment (low value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SALA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
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<DbtrAcct><Id><IBAN>LV87NDEA0000082123456</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALV2X</BIC><PstlAdr><Ctry>LV</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Jaana Junninen</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>LV80PARX0000435195001</IBAN></Id></CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
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4.4 Latvia – Pension payment (low value)

```
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<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LV87NDEA0000082123456</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALV2X</BIC><PstlAdr><Ctry>LV</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Jaana Junninen</Nm><PstlAdr><Ctry>LV</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>LV80PARX0000435195001</IBAN></Id></CdtrAcct>
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</PmtInf>
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5. LITHUANIA - Domestic payments

5.1 Lithuania – Ordinary payment to account including free text remittance info (low value)

```
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
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<DbtrAgt><FinInstnId><BIC>NDEALT2X</BIC><PstlAdr><Ctry>LT</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Talegg AS</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>LT121000011101001000</IBAN></Id></CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```

5.2 Lithuania – Tax payment including creditor legal id, tax code, free text remittance info (low value)

```
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<ReqdExctnDt>2017-06-23</ReqdExctnDt>
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
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<DbtrAgt><FinInstnId><BIC>NDEALT2X</BIC><PstlAdr><Ctry>LT</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Tax Authorities AS</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr> <Id><OrgId><Othr><Id>6854889963333</Id><SchmeNm><Cd>CUST</Cd></SchmeNm></Othr>
<Othr><Id>3333</Id><SchmeNm><Cd>TXID</Cd></SchmeNm></Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><IBAN>LT121000011101001000</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Corporate tax Jun. 2017</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry><Issr>ISO</Issr></Tp>
<Ref>1311</Ref></CdtrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
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5.3 Lithuania – Salary payment (low value)

```
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<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LT102140030002123456</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALT2X</BIC><PstlAdr><Ctry>LT</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Jaana Junninen</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>LT121000011101001000</IBAN></Id></CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
```


6. RUSSIA - Domestic payments

6.1 Russia – Ordinary payment to account including free text remittance info (low value)

```
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<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>RU</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>78045035216499723697</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm>
</Othr></Id><Ccy>RUB</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEARUMM</BIC><PstlAdr><Ctry>RU</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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<Mmbld>044583990</Mmbld></ClrSysMmbld>
<Nm>Nordea Bank Russia</Nm><PstlAdr><Ctry>RU</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<CdtrAgtAcct><Id><Othr><Id>12345678901234567890</Id><SchmeNm><Cd>BBAN</Cd>
</SchmeNm></Othr></Id></CdtrAgtAcct>
<Cdtr><Nm>Gasprom</Nm><PstlAdr><Ctry>RU</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>10405002951285563140</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm>
</Othr></Id></CdtrAcct>
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</CdtTrfTxInf>
</PmtInf>
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6.2 Russia – Ordinary payment to account including tax code, free text remittance info and Regulatory Reporting and tax element (low value)

```
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</Othr></Id><Ccy>RUB</Ccy></DbtrAcct>
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</DbtrAgt>
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<Mmbld>044583888</Mmbld></ClrSysMmbld><Nm>Moscow Bank</Nm><PstlAdr><Ctry>RU</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>
<CdtrAgtAcct><Id><Othr><Id>12345678901234567890</Id><SchmeNm><Cd>BBAN</Cd>
</SchmeNm></Othr></Id></CdtrAgtAcct>
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</OrgId></Id></Cdtr>
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</Id></CdtrAcct>
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<Tax><Cdtr><TaxTp>(KPP no. 9 digits)</TaxTp></Cdtr></Tax>
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6.3 Russia – Salary payment (low value)

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</Othr></Id><Ccy>RUB</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEARUMM</BIC><PstlAdr><Ctry>RU</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
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<Mmbld>044583990</Mmbld></ClrSysMmbld><Nm>Nordea Bank Russia</Nm>
<PstlAdr><Ctry>RU</Ctry></PstlAdr></FinInstnId></CdtrAgt>
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</SchmeNm></Othr></Id></CdtrAgtAcct>
<Cdtr><Nm>Aleksey Basilevsky</Nm><PstlAdr><Ctry>RU</Ctry></PstlAdr></Cdtr>
```

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</Othr></Id></CdtrAcct>  
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</CdtTrfTxInf>  
</PmtInf>
```

7. Singapore - Domestic payments

7.1 Singapore – Ordinary payment to account including free text remittance info (low value)

```
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<Ccy>SGD</Ccy></DbtrAcct>  
<DbtrAgt><FinInstnId><BIC>NDEASGSG</BIC><PstlAdr><Ctry>SG</Ctry></PstlAdr></FinInstnId>  
</DbtrAgt>  
  
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</CdtrAgt>  
<Cdtr><Nm>Gasprom</Nm><PstlAdr><Ctry>SG</Ctry></PstlAdr></Cdtr>  
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7.2 Singapore – Intercompany payment including free text remittance info (high value)

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<CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>  
<ReqdExctnDt>2013-11-08</ReqdExctnDt>  
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<Ccy>USD</Ccy></DbtrAcct>  
<DbtrAgt><FinInstnId><BIC>NDEASGSG</BIC><PstlAdr><Ctry>SG</Ctry></PstlAdr></FinInstnId>  
</DbtrAgt>
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<Amt><InstdAmt Ccy="SGD">25500.55</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>HSBCSGSG</BIC><PstlAdr><Ctry>SG</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>ACME Hamburg</Nm><PstlAdr><Ctry>SG</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>260772280123</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-08-30</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8. USA / CANADA - Domestic payments

8.1 USA / Canada – ACH payment (credit transfer type CCD) (low value)

The 9 digit ABA-number for USA and 8 digit ABA-number for Canada – must be stated under “<CdtrAgt>” in “<Mmbld>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLv><Cd>NURG</Cd></SvcLv></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>CAD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>CA</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="CAD">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>CACPA</Cd></ClrSysId>
<Mmbld>00123642</Mmbld></ClrSysMmbld><Nm>CA Bank</Nm><PstlAdr><Ctry>CA</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>CA</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>1019088</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

8.2 USA – ACH payment including free text remittance info (credit transfer type CCD+) (low value)

The 9 digit ABA-number for USA – must be stated under “<CdtrAgt>” in “<Mmbld>”

Maksimum 1 TAG of the “<Ustrd>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8.3 USA – ACH payment including a structured reference for remittance info (credit transfer type CCD+) (low value)

The 9 digit ABA-number for USA – must be stated under “<CdtrAgt>” in “<Mmbld>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Tp><Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>66666689</Nb>
<RltdDt>2011-11-02</RltdDt></RfrdDocInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8.4 USA – ACH payment including CTX-structure placed in free text remittance info (credit transfer type CTX, using “RMR-segmentation”) (low value)

The 9 digit ABA-number for USA – must be stated under “<CdtrAgt>” in “<Mmbld>”

Minimum 2 times of the TAG “<Ustrd>”

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLv><Cd>NURG</Cd></SvcLv></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">9472.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<Mmbld>043000096</Mmbld></ClrSysMmbld><Nm>US Bank</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr>
</FinInstnId></CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf>
<Ustrd>RMR*IV*APLU104423877**3209.00*3209.00*0.00\</Ustrd>
<Ustrd>RMR*IV*OOLU2604869460**1190.00*1190.00*0.00\</Ustrd>
<Ustrd>RMR*IV*IMP9E2430**235.00*235.00*0.00\</Ustrd>
<Ustrd>RMR*IV*MSCUZD895802**95.00*95.00*0.00\</Ustrd>
<Ustrd>RMR*IV*ONEYTY8NM9121900**4743.00*4743.00*0.00\</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8.5 USA / Canada – Cheque payment – With Unstructured Remittance Information (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2014-06-11_01a</InstrId><EndToEndId>END-2014-06-11_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>111111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```


8.6 USA / Canada – Cheque payment – With Structured Remittance Information and c/o address + long StreetName (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2018-01-10_01a</InstrId><EndToEndId>END-2018-01-10_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">660.00</InstdAmt></Amt>
<ChqInstr><ChqTp>CCHQ</ChqTp><ChqNb>111111111</ChqNb></ChqInstr>
<Cdtr><Nm>Mr. George Wincent Hamilton c/o Manhattan Shopping Center</Nm><PstlAdr>
<StrtNm>(The book store at 21st floor) E 51st Street Pedestrian Crossing</StrtNm>
<BldgNb>21</BldgNb><PstCd>33333-123</PstCd><TwnNm>CREDITOR_TOWN</TwnNm>
<CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr></Cdtr>
<RmtInf>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>92929</Nb>
<RltdDt>2017-11-01</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="USD">70.00</CdtNoteAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>92937</Nb>
<RltdDt>2017-12-20</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="USD">80.00</CdtNoteAmt></RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>128473</Nb>
<RltdDt>2018-01-10</RltdDt></RfrdDocInf><RfrdDocAmt><RmtdAmt Ccy="USD">900.00</RmtdAmt>
</RfrdDocAmt></Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>94384</Nb>
<RltdDt>2017-12-11</RltdDt></RfrdDocInf><RfrdDocAmt>
<CdtNoteAmt Ccy="USD">90.00</CdtNoteAmt></RfrdDocAmt></Strd>
</RmtInf></CdtTrfTxInf>
</PmtInf>
```

8.7 USA / Canada – Cheque payment including VCHR / Voucher number (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLv><Cd>NURG</Cd></SvcLv></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2014-06-11_01a</InstrId><EndToEndId>END-2014-06-11_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>111111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>11111</Nb>
<RltdDt>2014-06-11</RltdDt></RfrdDocInf><RfrdDocInf><Tp><CdOrPrtry><Cd>VCHR</Cd>
</CdOrPrtry></Tp><Nb>002222</Nb></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="USD">100</RmtdAmt></RfrdDocAmt></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8.8 USA / Canada – Cheque payment including PUOR / Purchase order number (low value)

```
<PmtInf>
<PmtInfId>123450000001</PmtInfId>
<PmtMtd>CHK</PmtMtd>
<PmtTpInf><SvcLvl><Cd>NURG</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2014-06-11</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><InstrId>INSTR-2014-06-11_01a</InstrId><EndToEndId>END-2014-06-11_01a</EndToEndId>
</PmtId>
<Amt><InstdAmt Ccy="USD">100.00</InstdAmt></Amt>
<ChqInstr>
<ChqTp>CCHQ</ChqTp><ChqNb>111111111</ChqNb></ChqInstr>
<Cdtr><Nm>NAME OF CREDITOR</Nm><PstlAdr>
<StrtNm>STREETNAME-Creditor</StrtNm><BldgNb>222</BldgNb><PstCd>33333-123</PstCd>
<TwnNm>CREDITOR_TOWN</TwnNm><CtrySubDvsn>NY</CtrySubDvsn><Ctry>US</Ctry></PstlAdr>
</Cdtr>
<RmtInf><Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>1111</Nb>
<RltdDt>2014-06-11</RltdDt></RfrdDocInf><CdtrRefInf><Tp><CdOrPrtry><Cd>PUOR</Cd>
</CdOrPrtry></Tp><Ref>0033333</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

8.9 USA / Canada – Wire payment including free text remittance info (high value)

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Dbtr>
<DbtrAcct><Id><Othr><Id>12345678890</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>USD</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEAUS3N</BIC><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CTZIUS33XXX</Cd><PstlAdr><Ctry>US</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>PanAm Inc.</Nm><PstlAdr><Ctry>US</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>6030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id><Tp>
<Cd>CACC</Cd></Tp></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 60000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

9. International (cross border) payments

9.1 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>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LT102140030002123456</IBAN></Id><Ccy>LTL</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALT2X</BIC><Ctry>LT</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>DEBT</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>CITIUS33</BIC><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><DtIs><Ctry>US</Ctry><Cd>114</Cd></DtIs></RgltryRptg>
<RmtInf><Ustrd>Invoice 01-928, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

9.2 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>2013-11-08</ReqdExctnDt>
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>LT</Ctry></PstlAdr><Id><OrgId><Othr><Id>102030405</Id>
<SchmeNm><Cd>CUST</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>
<DbtrAcct><Id><IBAN>LT102140030002123456</IBAN></Id><Ccy>LTL</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEALT2X</BIC><PstlAdr><Ctry>LT</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, 2011-11-05, 6000.00 USD</Ustrd></RmtInf>  
</CdtTrfTxInf>  
</PmtInf>
```

9.3 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>2013-11-08</ReqdExctnDt>
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<CdtrAcct><Id><IBAN>PL5614400003100011106950003</IBAN></Id></CdtrAcct>
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</PmtInf>
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9.4 Express payment (high value)

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<CdtTrfTxInf>
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<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>
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9.5 Payment to money order (cheque) (low value)

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<AdrLine>49123 Wuppertal</AdrLine></PstlAdr>
</Cdtr>
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9.6 Same day value payment (high value)

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</CdtrAgt>
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</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 600000.00 EUR</Ustrd></RmtInf>
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9.7 Intercompany payment (high value)

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<CdtTrfTxInf>
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</Cdtr>
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10. Change log

10.1 Changes from version 1.7 (2015-05-18) to version 1.8 (2018-06-26)

Headline	Change and comments
Lithuania 5.2 Tax Payment	Added Tax Id in 2.126 Reference.
Russia 6.2 Ordinary payment to account including tax code, free text remittance info and Regulatory Reporting and tax element (low value)	Added example of RegulatoryReporting and Tax element.
Russia General change	Added 2.78 <CdrAgtAcct>, that were implemented August 2016. CreditorAgentAccount (beneficiary bank's account with the Russian Central Bank) is required for domestic payments in Russia and for international payments in RUB currency.
USA Update examples for ACH payments (8.1, 8.2, 8.3 and new 8.4) Update Outsourced cheques 8.6	General additional information related to use of ABA-number in USA and Canada. New example for ACH CTX More reference is added.
Intl. payments (SEPA) 9.3 Ordinary cross border payment (SEPA) including free text remittance info (low value)	Removed CreditorAgent according to "IBAN only" principle.
Singapore	New payments (Domestic ordinary transfer, Domestic Intercompany and International payments)