Corporate Access Payables

Examples per payment type - pain.001.001.03

Denmark,Norway and Sweden

Version: 1.2
Date: 2016-10-01

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1. GroupHeader & Debtor information

➢   GroupHeader **<GrpHdr>** is identical for all countries and payment types.

Two kind of identification is mandatory under GroupHeader within the Payment file.

Example of GroupHeader:

```
<GrpHdr>5
<MsgId>100789</MsgId>
<CreDtTm>2015-11-30T14:56:33</CreDtTm>
<NbOfTxs>1</NbOfTxs>
<InitgPty><Id><OrgId><Othr>
<Id>SIGNERID</Id><SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id>
</InitgPty>
</GrpHdr>
```

Explanation of code CUST: Customer identification (Signer) as agreed with (or assigned by) Nordea. If provided by Nordea the identification consists of maximum 13 digits.

➢   Debtor **<Dbtr>** information is also identical for all countries and payment types.

Example of Debtor:

```
<Dbtr>
<Nm>NAME OF DEBTOR</Nm>
<PstlAdr>
<Ctry>SE</Ctry>
</PstlAdr>
<Id>
<OrgId><Othr><Id>9600158260</Id>
<SchmeNm><Cd>BANK</Cd></SchmeNm>
</Othr></OrgId>
</Id>
```

Explanation of code BANK: Unique identification of Corporate Cash Management agreement with Nordea. Customer agreement identification with Nordea is mandatory (BANK) and the identification consist of minimum 10 and maximum 18 digits.

In the following chapters the provided examples will only show information from Payment Information level **<PmtInf>** and onwards.

2. DENMARK - Domestic payments

2.1 Denmark – Payment to account including a short free text remittance info (low value)

The remittance info (<Purp><Prtry>) will be populated on the beneficiary's account statement only max 20 characters.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<Purp><Prtry>Remittance info</Prtry></Purp>
</CdtTrfTxInf>
</PmtInf>
```

2.2 Denmark – Payment to account 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>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>
```

```
<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><Ctry>DK</Ctry></PstlAdr></Cdtr>


<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 600.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.3   Denmark – Payment to account (low value) including an RF Creditor reference

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>


<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><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>
```

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

Using Central Business Register No. (CVR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>
<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>17722922</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>
```

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

Using Social Security No. (CPR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<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>
```

2.6   Denmark - 'Easy Account' payment (Salary payment) (low value)

Using Social Security No. (CPR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SALA</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<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>
```

2.7   Denmark – Same-day credit transfer (low value)

Including free text remittance information.

```
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<LclInstrm><Cd>SDCL</Cd></LclInstrm>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>


<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><Ctry>DK</Ctry></PstlAdr></Cdtr>


<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 60000.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

Including free text remittance information.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>


<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<Ctry>DK</Ctry></PstlAdr></Cdtr>

<CdtrAcct><Id><Othr><Id>81303894</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 500.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>73/</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>


<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>

<CdtrAcct><Id><Othr><Id>00240826</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-929, 2013-08-30, 600.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>01/</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

Including OCR reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>


<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><Ctry>DK</Ctry></PstlAdr></Cdtr>

<CdtrAcct><Id><Othr><Id>82859314</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>71/000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
```

```
<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</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><Ctry>DK</Ctry></PstlAdr></Cdtr>

<CdtrAcct><Id><Othr><Id>00240826</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>04/0018714806040826</Ref>
</CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984787</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><Ctry>DK</Ctry></PstlAdr></Cdtr>

<CdtrAcct><Id><Othr><Id>07000413</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>15/0018714806040826</Ref></CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

Including both free text remittance info and an OCR reference

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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><Ctry>DK</Ctry></PstlAdr></Cdtr>
```

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```
<CdtrAcct><Id><Othr><Id>80268556</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2013-07-31, 500.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>75/0000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
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2.11   Denmark – Salary payment (payment to account) (low value)

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<CdtTrfTxInf>
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2.12   Denmark – Pension payment (payment to account) (low value)

```
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2.13 Denmark – Intercompany payment (domestic SWIFT) (high value)

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</PmtInf>
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3. NORWAY - Domestic payments

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

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</DbtrAgt>

<CdtTrfTxInf>
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3.2   Norway – Payment to account including using credit note (CINV & CREN) (low value)

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</Strd>
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<RltdDt>2015-10-03</RltdDt></RfrdDocInf><RfrdDocAmt>
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</PmtInf>
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3.3 Norway – Payment to account including free text remittance info Unstrucrured (low value)

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<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
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</DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
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<RmtInf><Ustrd>Invoice 01-928, 2015-10-31, 600.00 NOK</Ustrd></RmtInf>
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</PmtInf>
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3.4   Norway – Payment to money order (payment advise) including free text remittance info (low value)

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</DbtrAgt>


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<TwnNm>Oslo</TwnNm><Ctry>NO</Ctry></PstlAdr>
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</PmtInf>
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3.5   Norway – Salary payment (low value)

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<CdtTrfTxInf>
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</CdtrAcct>

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</PmtInf>
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3.6   Norway – Pension payment (low value)

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<Cd>NURG</Cd></SvcLvl>
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</PmtInf>
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3.7   Norway – Intercompany payment (domestic SWIFT) (high value)

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4. SWEDEN - PlusGiro - Domestic payments

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

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</DbtrAcct>
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<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
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4.2 Sweden – Payment from PlusGiro to PlusGiro using credit note (CINV & CREN) (low value)

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<Strd>
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</CdtTrfTxInf>
</PmtInf>
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4.3 Sweden – Payment from PlusGiro to PlusGiro with free text in remittance info (low value)

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<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

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<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id></Dbtr>

<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
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<CdtTrfTxInf>
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<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>

<RmtInf>
<Ustrd>Invoice 01-928, 2015-07-31, 600.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.4   Sweden – Payment from PlusGiro to Bankgiro with one OCR reference (low value)

```
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<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

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</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>
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<CdtrAcct><Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>

<RmtInf>
<Strd>
<CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>10812347657</Ref></CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.5   Sweden – Payment from PlusGiro to Bankgiro using credit note (CINV & CREN) (low value)

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
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</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>
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<CdtrAcct><Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>

<RmtInf>
<Strd>
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<RltdDt>2015-08-30</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">1800.00</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>3761003</Nb>
<RltdDt>2015-08-30</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">300.00</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>100343923</Nb>
<RltdDt>2015-08-30</RltdDt></RfrdDocInf><RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

```
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<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
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</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>
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<CdtrAcct><Id><Othr><Id>54064365</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
```

```
<RmtInf>
<Ustrd>Invoice 01-928, 2015-07-31, 600.00 SEK</Ustrd>
<Ustrd>Invoice 01-929, 2015-08-30, 800.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.7   Sweden – Credit Transfer from PlusGiro to a Nordea bank account using free text remittance text of 12 characters (low value)

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

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>96001582600</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>


<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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<CdtrAgt><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>Inv 555</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.8   Sweden – Credit Transfer from PlusGiro to a Nordea bank account using 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.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>
```

```
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<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
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<CdtrAgt><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>

<Purp><Prtry>COMP inv 555</Prtry></Purp>

</CdtTrfTxInf>
</PmtInf>
```

4.9   Sweden – Money Order from PlusGiro using Payment Method TRF (low value)

```
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<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

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</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>
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<PstlAdr>
<StrtNm>Storgatan 5</StrtNm>
<PstCd>12121</PstCd>
<TwnNm>Stockholm</TwnNm>
<Ctry>SE</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2013-07-31, 500.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

4.10   Sweden – Money Order from PlusGiro using Payment Method CHK (low value)

```
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<PmtMtd>CHK</PmtMtd>
<PmtTpInf>
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<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

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</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>
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<ChqInstr>
<ChqTp>BCHQ</ChqTp>
</ChqInstr>

<Cdtr>
<Nm>NAME OF CREDITOR</Nm>
<PstlAdr>
<StrtNm>Storgatan 5</StrtNm>
<PstCd>12121</PstCd>
<TwnNm>Stockholm</TwnNm>
<Ctry>SE</Ctry>
</PstlAdr>
</Cdtr>

<RmtInf>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

No remittance info allowed.

```
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<PmtTpInf><InstrPrty>NORM</InstrPrty>
<SvcLvl><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2011-11-30</ReqdExctnDt>

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</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>
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<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>
```

4.12 Sweden – Pension payment from PlusGiro to bank account (low value)

No remittance info allowed.

```
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<ReqdExctnDt>2015-11-30</ReqdExctnDt>

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<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
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<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>
```

4.13 Sweden – Intercompany payment from PlusGiro to a Swedish bank account including free text remittance info (high value)

```
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<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
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<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<Cdtr><Nm>Svenska AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct>
<Id><Othr><Id>832754064365100</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>
```

```
<RmtInf>
<Ustrd>ACME group transfer, 5000000.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

5. International (cross border) payments – all countries

5.1   Ordinary cross border payment including free text remittance info and regulatory reporting (low value) [1]

```
<PmtInf>
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<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2015-11-30</ReqdExctnDt>

<Dbtr>
<Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>SE6795000099604247929021</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>

<CdtrAgt>
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<MmbId>021000021</MmbId></ClrSysMmbId></FinInstnId>
</CdtrAgt>

<Cdtr>
<Nm>Tool Company Inc</Nm>
<PstlAdr>
<Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine>
</PstlAdr>
</Cdtr>
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[1] Regulatory reporting only valid for Norway and Sweden

5.2 Ordinary cross border payment (SEPA) including free text remittance info (low value) [2]

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5.3 Express payment (high value) [2]

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[2] Regulatory reporting only valid for Norway and Sweden

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5.4   Cheque payment (low value)

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5.5   Intercompany payment cross border (high value)

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