Nordea



Payment Guide

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General information about cross-border payments

Best practice

Follow the invoice instructions if you are paying an invoice. If you are making a payment to a country where the IBAN format is mandatory or preferred, contact the payment beneficiary to get the IBAN. IBAN reduces the risk for errors and delays when making cross-border payments.

Bank account numbers – BBAN and IBAN

BBAN (Basic Bank Account Number) is the designation for regular bank account numbers which have not transitioned to the new standard IBAN (International Bank Account Number). An IBAN is mandatory for all SEPA scheme countries and in many other countries outside of Europe. Some countries are transitioning from BBAN to IBAN and will permit both formats. It is strongly recommended to use the IBAN whenever possible. Find more information about IBANs through this link: International Bank Account Number (IBAN) | Swift. Scroll down to IBAN Registry and open the IBAN Registry (PDF) (direct download link).

Bank code – national clearing system code

A bank code, also called the national clearing system code, is used in several countries to correctly identify the beneficiary bank and route payments in the country's clearing and settlement system. When using the IBAN format these codes are included in the account number and are therefore not required.

It is important that you consult the instructions in your Internet banking service or your file transfer service guide for exact formatting instructions. The name of the field may vary depending on the service you are using. The format of the bank code may also vary, i.e., with or without the forward slash "/", with or without the first two letters of the code.

Country	Description	National clearing system code
Australia	AUBSB Australian Bank State Branch Code	AU + 6 digits
Canada	CACPA Canadian Payments Association Transit Number	CC + 9 digits
Hong Kong	HKNCC Hong Kong Clearing Code	HK + 3 digits
India	IFSC Indian Financial System Code	11 characters
New Zealand	NZNCC New Zealand National Clearing Code	NZ + 6 digits
USA	Fedwire also called Routing Number or ABA Number	FW + 9 digits

Currencies

Your first choice of currency when making a cross-border payment should be the currency stated on the invoice if it is an invoice you intend to pay. Your second choice should be the currency of the destination country. Many banks around the world consider Danish, Norwegian, and Swedish crowns as exotic currencies. Sending crown currencies can lead to delays in payment processing and unfavourable exchange rates for the payment beneficiary. Some banks cannot accept these currencies and will return the payment.

Nordea's web- and mobile banking applications automatically provide a preferred payment currency depending on the beneficiary bank country. It is always your option to change this to another currency.

The preferred and supported currencies are listed in our Country and Currency List. Please note that you should always agree the payment currency with the beneficiary and Nordea does not guarantee that the beneficiary bank will accept the preferred and supported currencies.

! **Remember to apply the correct numerical amount if you change the payment currency**

BIC – Business Identifier Code

For most countries and in most instances a BIC is mandatory. A BIC, always 8 or 11 alphanumeric characters, correctly identifies the beneficiary bank. If your payment instruction states "Swift-code" or similar, this is the BIC. A BIC is not required for SEPA payments and in some instances the national clearing system code will be sufficient. Consult the instructions in your Internet banking service or file channel service guide.

Timeliness

For your payment to reach the beneficiary when expected, consult this payment guide and the currency cut-off times on nordea.com. Days are defined as regular operating business days, excluding weekends and holidays in the sending and/or receiving countries. For information on bank holidays in the Nordics, refer to our bank holiday list on nordea.com. Nordea cannot guarantee when the beneficiary bank will credit the payment beneficiary.

It is important that all mandatory information is complete and accurate. This includes the account number/IBAN, bank details (BIC or other) and correct regulatory requirements such as the purpose of the payment which may be required by the beneficiary bank's country.

If your payment includes incomplete or inaccurate information there is a risk that the payment will be rejected, delayed, or returned and may incur supplementary charges and foreign exchange losses for you as the remitter.

! Regulatory requirements in the payment destination countries are continuously changing. Consult this guide for the latest updates.

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Beneficiary's name and address

The beneficiary's full name and address are mandatory when making cross-border payments. Use extra care providing the correct name of the beneficiary and use legal name(s) exactly as stated in the payment instructions. If the beneficiary's name is too long for the corresponding field in the payment service, continue in the *beneficiary address* field. Do not use abbreviations or hyphenate between lines.

For some countries there must be an exact match between the beneficiary's name and address in the payment instruction and the beneficiary's information in the receiving bank. Incorrect spelling, abbreviations or omissions of information in the beneficiary's name and address may lead to a rejected payment, extra fees and currency exchange losses.

Examples:

- When "Limited" is stated, do not abbreviate to "Ltd" to save space
- Special characters such as ampersand "&" are not permitted. See below
- All payment instructions must use the English alphabet A – Z
- Replace Nordic Ä/ä, Å/å, Æ/æ, Ö/ö, Ø/ø, German Ü/ü, ß, etc. letters with the closest English equivalent letters
- Do not use accented or diacritical letters such as á, é, ç, ğ etc. Replace with the closest equivalent English letters
- Do not hyphenate names or words between rows

When making a payment, the following characters may be used when providing information about the beneficiary and in the message to the beneficiary:

<table>
<tr><th colspan="2">Swift-permitted character sets</th><th colspan="2">Characters permitted in the character sets</th></tr>
<tr><td colspan="2" rowspan="2">Alphabetical characters</td><td colspan="2">A to Z (upper case)</td></tr>
<tr><td colspan="2">a to z (lower case)</td></tr>
<tr><td colspan="2">Numeric characters</td><td colspan="2">0 to 9</td></tr>
<tr><td colspan="2">Special characters</td><td colspan="2">/ + - ? : ( ) . ,' space, CrLf ("return" or "enter")</td></tr>
<tr><th colspan="2">Transliteration of special characters</th><th colspan="2">Write as:</th></tr>
<tr><td>@ (circled a)</td><td>& (ampersand)</td><td>(AT) or AT</td><td>and</td></tr>
<tr><td colspan="2">" (double quote)</td><td colspan="2">' (single quote)</td></tr>
</table>

Message to the beneficiary

In most countries it is mandatory for the remitter of a cross-border payment to specify the purpose of the payment to the beneficiary. State the reason for payment in the *message to the beneficiary* field. When paying invoices, many countries will require a descriptive text in plain English in addition to the invoice numbers. In some countries it is also mandatory to declare a local purpose of payment code. Review the requirements for each country in this guide.

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Purpose of Payment (PoP) codes

For some countries it is mandatory to provide a Purpose of Payment (PoP) code. A PoP code should be stated in the *message to the beneficiary* field in the payment. Some countries require PoP codes only when sending payments in the domestic currency. Others require a PoP code regardless of the payment currency. The table below provides an overview of the countries requiring purpose of payment codes and for which currencies.

Country	Currency
Bahrain	All
China	CNY, CNH
Indonesia	All
India	All
Jordan	All
Kazakhstan	KZT
Kuwait	KWD

Country	Currency
Malaysia	All
Morocco	All
Palestine	All
Philippines	PHP
Qatar	All
Thailand	All
United Arab Emirates	All

Tax Authority Reporting Codes Norway and Sweden

Tax authority reporting obligations for the remitter's outbound cross-border payments from Norway ≥100 000 NOK or in equivalent currency and from Sweden ≥150 000 SEK or in equivalent currency.

Charging options

There are two charging options when making a cross-border payment:
SHA – *Shared* is the preferred charging option and the only option for SEPA payments. This charging option means that fees are shared as you only pay your own bank fees. All other transaction charges are paid by the payment beneficiary.
OUR – This fee code means that you pay all transaction charges including the payment beneficiary's bank fees. Charge code OUR is not allowed for payments within the EU/EEA area. In some payment infrastructures charge code OUR is neglected due to technical limitations and/or for other reasons is not guaranteed. Nordea is not liable in these instances.

About SEPA

The Single Euro Payments Area (SEPA) is a European Union (EU) payments integration initiative aimed at harmonising electronic euro payments in Europe. SEPA extends to the EU and to certain EU territories, to three European Free Trade Association (EFTA) states, together forming the European Economic Area (EEA). SEPA also extends to Switzerland through a bilateral agreement, to the United Kingdom as a *third-country participant*, to European microstates which use the euro and to select European countries not categorised above.

A SEPA payment costs the same as a domestic payment in each county. **To qualify for the lower SEPA fee the payment must be in euro, non-urgent/express, and with charge code "SHA" or "share" which means that you only pay your own bank fees.** Disqualifiers are same-day value, urgent/express payments and charge code OUR.

The **IBAN-only principle** applies strictly to countries that participate in **SEPA** (all currencies). Payments to all other countries which use the IBAN format must contain a beneficiary bank BIC (Business Identifier Code).

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EUHR3C and other restricted countries

The European Union's High-Risk Third-Countries (EUHR3C) is a list published by the European Commission (EC). The listed countries are identified as high risk due to strategic deficiencies in countering financial crime such as money laundering and financing of terrorism.

For more information and for the listed countries, see the EC's publication Anti-money laundering and countering the financing of terrorism at international level - European Commission.

Nordea has a strict anti-financial crime policy and is continuously monitoring financial crime risk. The EUHR3C list is one parameter when identifying high-risk countries. Other factors such as sanctions regimes may contribute to restrictions placed on countries not on the EUHR3C list.

Nordea follows the sanctions laws, rules and regulations of the EU, the UN, the US and the UK on a groupwide basis, subject to applicable local laws and regulations where necessary. Nordea has adopted internal policies to address the totality of financial crime and other risks arising from specific geographic areas, including Afghanistan, North Korea, Iran, Russia, Belarus, Syria, Crimea (including Sevastopol) and the oblasts of Donetsk, Luhansk, Zaporizhzhia and Kherson. Thus, as a general rule, Nordea neither processes payments, nor conducts other business activities related to these geographic areas.

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Release Notes

Version 3.1 to 3.2

Squashing bugs 

Version 3.2 to 3.3 (current)

More bugs 
Serbia changed to a SEPA-participant country
Threshold for KRW payments adjusted

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Albania



Country code	AL
Local currency	ALL – Albanian lek
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: AL47212110090000000235698741
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field.
Additional information	Albania is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ! The Albanian lek is not a supported payment currency ✓ EUR is the preferred payment currency ✓ The IBAN-only rule applies

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Andorra



Country code	AD
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	GBP, USD
Account number format	IBAN length: 24 IBAN **example**: AD1200012030200359100100
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	Andorra is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

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Armenia



Country code	AM
Local currency	AMD – Armenian dram
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	BBAN length: 11 – 16 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Armenia does not currently use the IBAN standard and is not a participant in the SEPA scheme ! BBAN and BIC must be provided when making payments to Armenia ! Payments above 20 million dram in equivalent currency require supporting documentation be provided by the **beneficiary** ! The Armenian dram is not a supported payment currency ✓ USD is the preferred payment currency

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Australia



Country code	AU
Local currency	AUD – Australian dollar
Preferred payment currency	AUD
Supported payment currencies	USD, EUR
Account number format	BBAN – No standard
National clearing system code (See information on page 5)	AUBSB Australian Bank State Branch code, a 6-digit bank identifier code where the three digits specify the clearing code and the last three digits specify the branch. Example: 112-908. Apply the AUBSB to the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example //AU123456 or 123456. The AUBSB codes must be included in the payment order details for payments to Australia. Refer to the Australian Payments Clearing Association for list of current AUBSB's
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to the payment being rejected ! PO Box addresses are not permitted by Australian banking law. Contact the beneficiary for a proper beneficiary address when necessary
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

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Austria



Country code	AT
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: AT611904300234573201
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

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Azerbaijan



Country code	AZ
Local currency	AZN – Azerbaijani manat
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	IBAN length: 28 IBAN **example**: AZ21NABZ00000000137010001944
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Azerbaijan is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Azerbaijan ! The Azerbaijani manat is not a supported payment currency ✓ USD is the preferred payment currency

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Bahrain



Country code	BH
Local currency	BHD – Bahraini dinar
Preferred payment currencies	BHD, USD
Supported payment currencies	EUR
Account number format	IBAN length: 22 IBAN **example**: BH67BMAG00001299123456
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Purpose of Payment (PoP) Code	A 3-letter Bahraini Purpose of Payment (PoP) Codes | Nordea is **mandatory** for all payments in all currencies The PoP code should be formatted as follows: /BENEFRES/BH//XYZ/ where XYZ is the PoP code
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to Bahrain

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Bangladesh



Country code	BD
Local currency	BDT – Bangladeshi taka
Preferred payment currencies	BDT, USD
Supported payment currencies	EUR
Account number format	BBAN length - No standard, up to 17 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Transfers in BDT currency are only allowed to BDT accounts in Bangladesh ! Nordea will not execute payments of BDT 5.000 or less due to high beneficiary bank fees. ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

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Belgium



Country code	BE
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 16 IBAN **example**: BE68539007547034
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

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Bosnia and Herzegovina



Country code	BA
Local currency	BAM – convertible mark
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: BA391290079401028494
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Bosnia and Herzegovina is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Bosnia and Herzegovina ! The convertible mark is not a supported payment currency ✓ EUR is the preferred payment currency

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Burundi



Country code	BI
Local currency	BIF – Burundian franc
Preferred payment currencies	USD, EUR
Account number format	IBAN length: 27 IBAN **example**: BI4210000100010000332045181
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN is strongly preferred when making payments to Burundi ! A BIC must always be provided when making payments to Burundi ! The Burundian franc is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Burundi. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD and EUR are the preferred payment currencies

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Brazil



Country code	BR
Local currency	BRL – Brazilian real
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	IBAN length: 29 IBAN **example**: BR1800360305000010009795493C1
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN is strongly preferred when making payments to Brazil ! A BIC must always be provided when making payments to Brazil ! The Brazilian real is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Brazil. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

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Bulgaria



Country code	BG
Local currency	EUR – euro
Preferred payment currencies	EUR
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: BG80BNBG96611020345678
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

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Canada



Country code	CA
Local currency	CAD – Canadian dollar
Supported payment currencies	USD, EUR, GBP
Account number format	BBAN – No standard
National clearing system code (See information on page 5)	CACPA – Canadian Payments Association Transit Number The first digit is a leading zero, followed by a 3-digit financial institution number and a 5-digit transit number. In payment instructions it may be shown as 123-45678 When making a payment, add the leading 0 (zero) and remove the hyphen. Apply the CACPA to the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example //CC012345678 or 123456. Find more information at Canada Routing Numbers
Beneficiary's name and address (See information on page 7)	Full beneficiary name and address must be provided. Formatting is as follows: Full name, street number, suite/apartment number, street name, city, province-code (2 alpha characters), 'CA', postal code ! PO Box addresses are not permitted by Canadian banking law. Contact the beneficiary for a proper beneficiary address when necessary
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	The website Wire Payments | Payments Canada provides instructions for cross-border payments to Canada in compliance with Canadian law. Failure to provide complete and correct beneficiary information may result in rejected payments leading to extra bank fees for manual handling and losses due to currency exchanges

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Chile



Country code	CL
Local currency	CLP – Chilean peso
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	BBAN – No standard, up to 18 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Chilean peso is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Chile. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

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Costa Rica



Country code	CR
Local currency	CRC – Costa Rican colón
Preferred payment currency	USD
Account number format	IBAN length: 22 IBAN **example**: CR0501520200102628406 6
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to Costa Rica ! The Costa Rican colón is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Costa Rica. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

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China



Country code	CN
Local currency	CNY – Chinese yuan renminbi Only for payments to CNY bank accounts in **mainland China**
Currency – off-shore	CNH – offshore renminbi For payments to **mainland China** and **outside China**
Important payment regulation	It is **forbidden** for **private citizens** to make **CNY or CNH currency payments** to **citizens in mainland China** Private citizens may only make CNY or CNH currency payments to mainland China to **corporations or institutions** **Use a foreign currency to make payments to citizens in mainland China**
Supported payment currencies	USD, EUR
Account number format	BBAN – No standard
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written **exactly as stated** in the payment instruction **without hyphenations or abbreviations.** If the beneficiary's name is too long for the space allotted in the *beneficiary name* field, continue in the first line of the *beneficiary address* field. Add the text 'ADD.' before the beneficiary address. Example: Corporate XYZ Limited ADD.123 ABC road
Purpose of Payment (PoP) codes	For payments in **CNY and CNH** to **mainland China**, provide the mandatory Purpose of Payment Code in the very first line of the *message to beneficiary* field followed by a detailed **purpose of payment** in plain English
Additional information	! **All payments** in **all currencies** must include a **detailed purpose of payment** in English in the *message to beneficiary* field

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Hong Kong



Country code	HK
Local currency	HKD – Hong Kong dollar
Preferred payment currencies	HKD, EUR, GBP, USD
Supported payment currencies	CNH (Note: CNY is **not supported**)
Account number format	BBAN – 6 – 9 digits
National clearing system code (See information on page 5)	HKNCC Hong Kong Clearing Code – 3 digits Local bank accounts can be 6 or 9 digits plus the 3-digit clearing code An account number may be shown as 123-456789-111 where the first three digits are the clearing code When making payments, remove forward slashes (/) and hyphens (–) and provide the full 9- or 12-digit account number
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written **exactly as stated** in the payment instruction **without hyphenations or abbreviations** If the beneficiary's name is too long for the space allotted in the *beneficiary name* field, continue in the first line of the *beneficiary address* field. Add the text 'ADD.' before the beneficiary address. Example: Corporate XYZ Limited ADD.123 ABC road
Additional information	! The reason for payment must be stated in English in the message to the beneficiary field

Nordea

Croatia



Country code	HR
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: HR1210010051863000160
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Cyprus



Country code	CY
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	GBP, USD
Account number format	IBAN length: 28 IBAN **example**: CY17002001280000001200527600
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Czechia



Country code	CZ
Local currency	CZK – Czech koruna
Preferred payment currencies	CZK, EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: CZ6508000000192000145399
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Denmark



Country code	DK
Local currency	DKK – Danish krone
Preferred payment currencies	DKK, EUR, USD
Supported payment currencies	GBP, NOK, SEK
Account number format	IBAN length: 18 IBAN **example**: DK5000400440116243
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Constituent countries	The Kingdom of Demark consists of three constituent territories: *Metropolitan Denmark* or *Denmark proper* or *mainland Denmark* is the constituent which participates in SEPA Greenland and the Faroe Islands are autonomous territories within the Kingdom Denmark but do not participate in the SEPA scheme

Nordea

Faroe Islands



Country code	FO
Local currency	DKK – Faroese króna The Faroese króna is not a truly separate currency. It is a local issue of banknotes denominated in Danish krone, issued by the Danish National Bank.
Preferred payment currency	DKK
Supported payment currencies	EUR, USD
Account number format	IBAN length: 18 IBAN **example**: FO6264600001631634
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Faroe Islands is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to the Faroe Islands

Nordea

Greenland



Country code	GL
Local currency	DKK – DKK – Danish krone
Preferred payment currency	DKK
Supported payment currencies	EUR, USD
Account number format	IBAN length: 18 IBAN **example**: GL8964710001000206
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Greenland is an autonomous territory within the Kingdom of Denmark but is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Greenland

Nordea

Djibouti



Country code	DJ
Local currency	DJF – Djiboutian franc
Preferred payment currency	USD, EUR
Account number format	BBAN length: 23 alphanumeric IBAN length: 27 IBAN **example**: DJ2100010000000154000100186
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to the Djibouti ! The Djiboutian franc is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Djibouti. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD and EUR are the preferred payment currencies

Nordea

Dominican Republic



Country code	DO
Local currency	DOP – Dominican peso
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	IBAN length: 28 IBAN **example**: DO28BAGR00000001212453611324
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to the Dominican Republic ! The Dominican peso is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in the Dominican Republic. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Egypt



Country code	EG
Local currency	EGP – Egyptian pound
Preferred payment currencies	EGP, USD
Supported payment currencies	EUR
Account number format	IBAN length: 29 IBAN **example**: EG3800190005000000000263180002
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment	A purpose of payment must be provided
Additional information	! Transfer in EGP currency are only allowed to EGP-denominated accounts in Egypt ! EGP-denominated invoices or other relevant documentation should be made available upon request ! Nordea will not execute payments of EGP 3.000 or less due to high beneficiary bank fees ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Egypt. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ EGP and USD are the preferred payment currencies

Nordea

El Salvador



Country code	SV
Local currency	USD – no sovereign currency
Preferred payment currency	USD
Account number format	IBAN length: 28 IBAN **example**: SV62CENR00000000000000700025
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to El Salvador ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in El Salvador. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Estonia



Country code	EE
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: EE382200221020145685
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Finland



Country code	FI
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD, DKK, NOK, SEK, GBP
Account number format	IBAN length: 18 IBAN **example**: FI2112345600000785
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Autonomous Region	Åland, designated with ISO 3166-1 alpha-2 code AX, is an autonomous region of Finland ! AX is not used for payments. ✓ Åland uses the same IBAN format as Finland (FI) ✓ Åland is included in SEPA

Nordea

France



Country code	FR
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: FR1420041010050500013M02606
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Overseas France	**See next page for overseas France**

Overseas France	Overseas France consists of departments, regions, collectivities – or a combination of these – of France. Several territories of overseas France are part of the European Union's Outermost Regions
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 27 – the same as for France IBAN format is the same as for France (FR) The IBAN-only rule applies if it is included in SEPA
Included in SEPA:	
Five overseas regions part of the SEPA scheme	French Guiana – GF Guadeloupe – GP Martinique – MQ Mayotte – YT Réunion – RE
Three overseas collectivities part of the SEPA scheme	Saint Barthélemy – BL Saint Martin – MF Saint Pierre and Miquelon – PM
SEPA COM PACIFIQUE:	
Three overseas collectivities	French Polynesia – PF New Caledonia – NC Wallis and Futuna – WF

Nordea

Georgia



Country code	GE
Local currency	GEL - Georgian lari
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	IBAN length: 22 IBAN **example**: GE29NB0000000101904917
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Georgia is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Georgia ! The Georgian lari is not a supported payment currency ✓ USD is the preferred payment currency

Nordea

Germany



Country code	DE
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: DE89370400440532013000
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Guatemala



Country code	GT
Local currency	GTQ – Guatemalan quetzal
Preferred payment currency	USD
Account number format	BBAN length: 20 digits IBAN length: 28 IBAN **example**: GT82TRAJ01020000001210029690
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to Guatemala ! The Guatemalan quetzal is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Guatemala. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Honduras



Country code	HN
Local currency	HNL – Honduran lempira
Preferred payment currency	USD
Account number format	BBAN length: 11 digits IBAN length: 28 IBAN **example**: HN88CABF00000000000250005469
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to Honduras ! The Honduran lempira is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Honduras. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Hungary



Country code	HU
Local currency	HUF – Hungarian forint
Preferred payment currencies	HUF, EUR
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: HU42117730161111101800000000
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Iceland



Country code	IS
Local currency	ISK – Icelandic króna
Preferred payment currencies	ISK, EUR
Supported payment currencies	USD
Account number format	IBAN length: 26 IBAN **example**: IS1401592600765455107303339
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

India



Country code	IN
Local currency	INR – Indian rupee
Preferred payment currencies	INR, USD
Supported payment currencies	EUR
Account number format	BBAN length: 20 digits (account number 9 digits)
National clearing system code (See information on page 5)	IFSC Indian Financial System Code 11-digit alphanumeric code which identifies the bank and branch office. The IFSC code must be included in the payment order details for INR payments to India.
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment (PoP) codes	A purpose of payment (PoP) code is **mandatory** for all currency payments to India and should be stated in the *message to the beneficiary* field Purpose of Payment Codes India | Nordea
Additional information	! **Important information** about **INR** payments: If the payment is to an NGO (non-governmental organisation, e.g. a charity) then the receiving NGO must be registered under the Indian Foreign Contribution Regulation Act (FCRA) which regulates funding to NGOs. Some banks in India do not support the local format requirements for FCRA reporting and will reject the payments on this basis. ! Nordea advises sending the payment in **USD** to reduce the risk of rejected and returned payments. ! Transfers in INR are only permitted to INR accounts in India ! If your Indian partner requires FIRC, contact emsolutions@nordea.com ! For large INR payments (INR 500 million and above) it is mandatory to include an LEI of both the remitter and the beneficiary into the *message to the beneficiary* field ! Nordea will not execute payments of INR 4.000 or less due to high beneficiary bank fees ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Indonesia

Country code	ID
Local currency	IDR – Indonesian rupiah
Preferred payment currencies	IDR, USD
Supported payment currencies	EUR
Account number format	BBAN length: typically 20 digits
Special BIC rule Business Identifier Code	Indonesian banks require a BIC11. The following is an **example only:**

BIC8	+	Branch	=	BIC11
INDOIDJ2		BLN		INDOIDJ2BLN

Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is **mandatory** for commercial payments to Indonesia ! **Household/private customers** must do this for **invoice payments only**, not for personal remittances Provide the invoice number(s) and the purpose code in the *message to the beneficiary* field Purpose of Payment Codes Indonesia | Nordea
Additional information	! Transfers in IDR are only permitted to IDR accounts in Indonesia ! Nordea will not execute payments of IDR 750.000 or less due to high beneficiary bank fees ! Copies of invoices ahead of payments must be sent to emsolutions@nordea.com ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Iraq



Country code	IQ
Local currency	IQD – Iraqi dinar
Preferred payment currency	USD
Supported payment currencies	EUR
Account number format	BBAN length: 23 alphanumeric IBAN length: 23 IBAN **example**: IQ98NBIQ850123456789012
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to Iraq ! The Iraqi dinar is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Iraq. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Ireland



Country code	IE
Local currency	EUR – euro
Preferred payment currencies	EUR, GBP, USD
Account number format	IBAN length: 22 IBAN **example**: IE29AIBK93115212345678
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Israel



Country code	IL
Local currency	ILS – New Israeli shekel
Preferred payment currencies	ILS, USD
Supported payment currencies	EUR
Account number format	IBAN length: 23 IBAN **example**: IL620108000000099999999
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to Israel

Nordea

Italy



Country code	IT
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: IT60X0542811101000000123456
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Japan



Country code	JP
Local currency	JPY – Japanese yen
Preferred payment currencies	JPY, USD
Supported payment currencies	EUR
Account number format	BBAN length: up to 19 digits Account number: typically 7 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field ! It is common practice in Japan to display the full bank account number (bank code, branch code, account number) with hyphens. Use only the digits when applying the beneficiary bank account number. ✓ JPY and USD are the preferred payment currencies

Nordea

Jordan



Country code	JO
Local currency	JOD – Jordanian dinar
Preferred payment currencies	EUR
Supported payment currencies	USD
Account number format	IBAN length: 30 IBAN **example**: JO94CBJO0010000000000131000302
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) codes	A purpose of payment (PoP) code is required and should be stated in the *message to the beneficiary* field Jordan Purpose of Payment Codes | Nordea
Additional information	! IBAN and BIC must be provided when making payments to Jordan

Nordea

Kazakhstan



Country code	KZ
Local currency	KZT – Kazakhstani tenge
Preferred payment currencies	KZT
Supported payment currencies	USD, EUR
Account number format	IBAN length: 20 IBAN **example**: KZ86125KZT5004100100
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Please include BIN (if the beneficiary is a company) or IIN (if the beneficiary is a private individual) of the beneficiary. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to the payment being rejected
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code for KZT payments is required and should be stated in the *message to the beneficiary* field. Link to KZT Kazakhstan Payment Instructions | Nordea
Additional information	! IBAN and BIC must be provided when making payments to Kazakhstan ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ! Nordea will not execute payments of KZT 30.000 or less due to high beneficiary bank fees

Nordea

Kenya



Country code	KE
Local currency	KES – Kenyan shilling
Preferred payment currencies	KES, USD
Supported payment currencies	EUR
Account number format	BBAN – No standard
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Transfers in KES are only permitted to KES accounts in Kenya ! Payments equal to or above 10.000 USD or in a equivalent currency amount require submission of the underlying documentation to Nordea Examples: Commercial invoice, travel expenses, proof of relationship or dependency for financial support, etc. before submitting the payment ! Please send underlying documentation to: emsolutions@nordea.com ! Nordea will not execute payments of KES 6,000 or less due to high beneficiary bank fees
EUHR3C Restrictions (See information on page 9)	✗ Yes, restricted. Personal customers contact Customer Service ✓ Corporate payments are permitted

Nordea

Kosovo



Country code	XK
Local currency	EUR – no sovereign currency
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: XK0512120123456789 06
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Kosovo is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Kosovo ✓ EUR is the preferred payment currency

Nordea

Kuwait



Country code	KW
Local currency	KWD – Kuwaiti dinar
Preferred payment currencies	KWD, USD
Supported payment currencies	EUR
Account number format	IBAN length: 30 IBAN **example**: KW81CBKU0000000000001234560101
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code for KWD payments is required and should be stated in the *message to the beneficiary* field. See Kuwait Purpose of Payment (PoP) Codes | Nordea The PoP code should be formatted as follows: /BENEFRES/KW//POP/ABCD where ABCD is the PoP code
Additional information	! IBAN and BIC must be provided when making payments to Kuwait

Nordea

Latvia



Country code	LV
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: LV80BANK0000435195001
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Liechtenstein



Country code	LI
Local currency	CHF – Swiss franc
Preferred payment currency	CHF, EUR
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: LI2108810000232401 3AA
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Lithuania



Country code	LT
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: LT121000011101001000
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

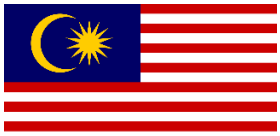
Luxembourg



Country code	LU
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 20 IBAN **example**: LU280019400644750000
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Malaysia



Country code	MY
Local currency	MYR – Malaysian ringgit
Preferred payment currency	USD
Supported payment currencies	USD
Account number format	BBAN length: typically 19 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of Payment (PoP) Codes	A purpose of payment (PoP) code is required for all currency payments to Malaysia and should be stated in the *message to the beneficiary* field Malaysia purpose of payment codes | Nordea
Additional information	! Foreign currency transfers to Malaysia are heavily regulated. The payment beneficiary may be required to provide documentation to verify the reason for the transaction ! The Malaysian ringgit is not a supported payment currency ! USD is the preferred payment currency ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Malta



Country code	MT
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 31 IBAN **example**: MT84MALT011000012345MTLCAST001S
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Mexico



Country code	MX
Local currency	MXN – Mexican peso
Preferred payment currencies	MXN, USD
Supported payment currencies	EUR
Account number format	18-digit CLABE – the account number format in Mexico, similar to IBAN CLABE consists of a 3-digit bank code, a 3-digit branch code, an 11-digit branch office code and a 1-digit control number
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Mexico. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ MXN and USD are the preferred payment currencies

Nordea

Moldova



Country code	MD
Local currency	MDL – Moldovan leu
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: MD24AG000225100013104168
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	Moldova is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ! The Moldovan leu is not a supported payment currency ✓ EUR is the preferred payment currency ✓ The IBAN-only rule applies

Nordea

Monaco

Country code	MC
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD, GBP
Account number format	IBAN length: 27 IBAN **example**: MC5811222000010123456789030
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
EUHR3C Restrictions (See information on page 9)	✗ Yes, restricted. Personal customers contact Customer Service ✓ Corporate payments are permitted

Nordea

Montenegro



Country code	ME
Local currency	EUR – no sovereign currency
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: ME25505000012345678951
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	Montenegro is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies ✓ EUR is the preferred payment currency

Nordea

Morocco



Country code	MA
Local currency	MAD – Moroccan dirham
Preferred payment currencies	MAD
Supported payment currencies	EUR, USD
Account number format	IBAN (length: 28) or 24-digit RIB – *relevé d'identité bancaire, or statement of banking identity* – the account number format in Morocco, similar to IBAN.
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Morocco and should be stated in the *message to the beneficiary* field Morocco purpose of payment codes | Nordea
Additional information	! Transfers in MAD are only permitted to MAD accounts in Morocco ! Nordea will not execute payments of MAD 500 or less due to high beneficiary bank fees

Nordea

Netherlands



Country code	NL
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 18 IBAN **example**: NL91ABNA0417164300
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

New Zealand



Country code	NZ
Local currency	NZD – New Zealand dollar
Preferred payment currencies	NZD, USD
Supported payment currencies	EUR
Account number format	BBAN 15 or 16 digits 2-digit bank code, 4-digit branch code, 7-digit account number and a 2-3-digit suffix
National clearing system code (See information on page 5)	NZNCC New Zealand National Clearing Code The first 6 digits of the 15 or 16-digit bank account number If the account number is 15-16 digits, remove the first six digits and provide it in the *bank code* field in the format instructed in your Internet banking service or your file transfer service guide, for example: //NZ123456 or 123456.
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank ! PO Box addresses are not permitted by New Zealand banking law. Contact the beneficiary for a proper beneficiary address when necessary
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field

Nordea

North Macedonia



Country code	MK
Local currency	MKD – Macedonian denar
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 19 IBAN **example**: MK07250120000058984
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	North Macedonia is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies ! The Macedonian denar is not a supported payment currency ✓ EUR is the preferred payment currency

Nordea

Norway



Country code	NO
Local currency	NOK – Norwegian krone
Preferred payment currencies	NOK, EUR, USD
Supported payment currencies	DKK, GBP, SEK
Account number format	IBAN length: 15 IBAN **example**: NO9386011117947
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Tax Authority Reporting Codes	For all **outbound** cross-border payments **from Norway** above 100,000 NOK or equivalent in a foreign currency the remitter must provide a tax authority reporting code Norwegian Tax Authority Payment Reporting Codes
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Norwegian territories	! Svalbard and Jan Mayen are together designated with the ISO 3166-1 alpha-2 code SJ ! Svalbard/Spitsbergen is not in the EEA or SEPA scheme ✓ The EEA and SEPA extend to Jan Mayen only

Nordea

Pakistan



Country code	PK
Local currency	PKR – Pakistani rupee
Preferred payment currency	PKR
Supported payment currencies	USD, EUR
Account number format	IBAN length: 24 IBAN **example**: PK36SCBL0000001123456702
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	Personal remittances from Pakistani citizens to friends or family in Pakistan must include the remitter's unique ID number such as passport number, social security number etc. and date and place of birth This information and a clear purpose of payment must be clearly stated in English in the *message to the beneficiary* field Commercial payments are also permitted
Additional information	! IBAN and BIC must be provided when making payments to Pakistan ! Transfers in PKR are only permitted to PKR accounts in Pakistan ! Nordea will not execute payments of PKR 10.000 or less due to high beneficiary bank fees ! Rejected and returned payments in small amounts can result in more fees which can result in substantially reduced amounts ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

Nordea

Palestine



Country code	PS
Local currency	No sovereign currency
Preferred payment currency	EUR
Account number format	IBAN length: 29 IBAN **Example**: PS92PALS000000000400123456702
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	Personal remittances require a remittance purpose code. Confirm the correct code with the beneficiary. The remittance purpose code should be stated in English in the *message to the beneficiary* field
Additional information	! Palestine is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Palestine ✓ USD is the preferred payment currency

Nordea

Peru



Country code	PE
Local currency	PEN – Peruvian sol
Preferred payment currencies	PEN, USD
Supported payment currencies	EUR
Account number format	BBAN length: 20
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank. The beneficiary's RUC number (11-digit tax ID) should be included after the beneficiary name in the payment instructions for PEN payments.
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Transfers in PEN are only permitted to PEN accounts in Peru ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Peru. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ! Nordea will not execute payments of PEN 200 or less due to high beneficiary bank fees. Also other restrictions for PEN may apply.

Nordea

Philippines



Country code	PH
Local currency	PHP – Philippine peso
Preferred payment currencies	PHP, USD
Supported payment currencies	EUR
Account number format	BBAN – No standard, 6 – 18 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code for PHP payments exceeding 100 000 000 is required and should be stated in the *message to the beneficiary* field. See Philippines Purpose of Payment (PoP) Codes | Nordea
Additional information	! Nordea will not execute payments of PHP 3.000 or less due to the high fees extracted by beneficiary banks ! The payment currency must be the same as the beneficiary account currency, i.e. PHP to PHP, USD to USD etc. ! Transfers in PHP are only permitted to PHP accounts in the Philippines ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in the Philippines. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ✓ PHP and USD are the preferred payment currencies

Nordea

Poland

Country code	PL
Local currency	PLN – Polish złoty
Preferred payment currencies	PLN, EUR
Supported payment currencies	USD
Account number format	IBAN length: 28 IBAN **example**: PL61109010140000071219812874
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Portugal



Country code	PT
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 25 IBAN **example**: PT50000201231234567890154
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Autonomous regions	The Azores and Madeira are autonomous regions within Portugal ✓ Both regions use the same IBAN format as Portugal (PT) ✓ Both regions are included in SEPA

Nordea

Qatar



Country code	QA
Local currency	QAR – Qatari riyal
Preferred payment currencies	QAR
Supported payment currencies	USD, EUR
Account number format	IBAN length: 29 IBAN **example**: QA58DOHB00001234567890ABCDEFG
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Qatar and should be stated in the *message to the beneficiary* field Qatar Purpose of Payment Codes | Nordea
Additional information	! IBAN and BIC must be provided when making payments to Qatar

Nordea

Romania



Country code	RO
Local currency	RON – Romanian leu
Preferred payment currencies	RON, EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: RO49AAAA1B31007593840000
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

San Marino



Country code	SM
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 27 IBAN **example**: SM86U0322509800000000270100
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	San Marino is not part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

São Tomé and Príncipe



Country code	ST
Local currency	STN – São Tomé dobra
Preferred payment currency	EUR, USD
Account number format	IBAN length: 25 IBAN **example**: ST2300010001005184531014 6
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to São Tomé and Príncipe ! The São Tomé dobra is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in São Tomé and Príncipe. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Saint Lucia



Country code	LC
Local currency	XCD – East Caribbean dollar
Preferred payment currency	USD, GBP
Supported payment currencies	EUR
Account number format	IBAN length: 32 IBAN **example**: LC55HEMM000100010012001200023015
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to Saint Lucia ! The East Caribbean dollar is not a supported payment currency ! Scandinavian currencies DKK, NOK, SEK are generally not accepted by banks in Saint Lucia. Transfers in these currencies can lead to higher fees and unfavourable exchange rates for the beneficiary ✓ USD is the preferred payment currency

Nordea

Saudi Arabia



Country code	SA
Local currency	SAR – Saudi riyal
Preferred payment currencies	SAR, USD
Supported payment currencies	EUR
Account number format	IBAN length: 24 IBAN **example**: SA0380000000608010167519
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! IBAN and BIC must be provided when making payments to the Saudi Arabia ✓ SAR and USD are the preferred payment currencies

Nordea

Serbia



Country code	RS
Local currency	RSD – Serbian dinar
Preferred payment currencies	RSD, EUR
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: RS3526000560100161137 9
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	Serbia is not a part of the EU/EEA but is a SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies ✓ RSD and EUR are the preferred payment currencies

Nordea

Singapore



Country code	SG
Local currency	SGD – Singapore dollar
Preferred payment currency	SGD
Supported payment currencies	USD, EUR
Account number format	BBAN – No standard, up to 21 digits.
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! It is common practice in Singapore to display the full bank account number (bank code, branch code, account number) with hyphens. Use only the digits when applying the beneficiary bank account number. ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ✓ SGD is the preferred payment currency

Nordea

Slovakia



Country code	SK
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: SK3112000000198742637541
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Slovenia



Country code	SI
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 19 IBAN **example**: SI56263300012039086
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

South Africa



Country code	ZA
Local currency	ZAR – South African rand
Preferred payment currency	ZAR
Supported payment currencies	**USD**, EUR
Account number format	BBAN – No standard, 7 – 11 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	✓ Use BIC for identifying beneficiary bank

Nordea

South Korea



Country code	KR
Local currency	KRW – Korean Republic won
Preferred payment currencies	KRW, USD
Supported payment currencies	EUR
Account number format	BBAN - No standard
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Payments in Korean won are heavily regulated. KRW-denominated payments with a countervalue of USD 20.000 or less generally do not require extra documentation ! For KRW payments above a countervalue of USD 20.000 a KRW-denominated invoice is required by the Korean authorities. Please send copy of the invoice to: Denmark: noc.eip.dk@nordea.com Finland: noc.eip.fi.outgoing@nordea.com Norway: noc.eip.no@nordea.com Sweden: noc.eip.se@nordea.com ! Transfers in KRW are only permitted to KRW accounts in South Korea ! Nordea will not execute payments of KRW 140.000 or less due to high beneficiary bank fees ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea

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Spain



Country code	ES
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: ES9121000418450200051332
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies
Autonomous regions	The Canary Islands, ISO 3166-1 alpha-2 code IC, is an autonomous community of Spain ! IC is not used for payments. Ceuta and Melilla are autonomous cities in North Africa ✓ The Canary Islands, Ceuta and Melilla use the same IBAN format as Spain (ES)

Nordea

Sri Lanka



Country code	LK
Local currency	LKR – Sri Lankan rupee
Preferred payment currency	LKR, USD
Supported payment currencies	EUR
Account number format	BBAN - No standard
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field If the remittance is a transfer of earned wages (remuneration) the text "inward workers remittance" must be stated in English in the beginning of the message
Additional information	! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ! Nordea will not execute payments of LKR 16.500 or less due to high beneficiary bank fees ✓ LKR and USD are the preferred payment currencies

Nordea

Sweden



Country code	SE
Local currency	SEK – Swedish krona
Preferred payment currencies	SEK, EUR, USD
Supported payment currencies	DKK, GBP, NOK
Account number format	IBAN length: 24 IBAN **example**: SE4550000000058398257466
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Tax Authority Reporting Codes	For all **outbound** cross-border payments **from Sweden** above 150,000 SEK or equivalent in a foreign currency the remitter must provide a tax authority reporting code Sweden Tax Authority Payment Reporting Codes | Nordea
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

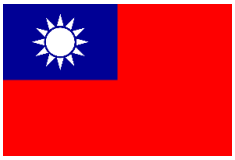
Switzerland



Country code	CH
Local currency	CHF – Swiss franc
Preferred payment currencies	CHF, EUR
Supported payment currencies	USD
Account number format	IBAN length: 21 IBAN **example**: CH9300762011623852957
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format ! Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time ✓ The IBAN-only rule applies

Nordea

Taiwan (Republic of China)



Country code	TW
Local currency	TWD – Taiwan dollar
Preferred payment currencies	USD
Supported payment currencies	EUR
Account number format	BBAN length 19 digits
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ✓ USD is the preferred payment currency

Nordea

Thailand



Country code	TH
Local currency	THB – Thai baht
Preferred payment currencies	THB, USD
Supported payment currencies	EUR
Account number format	BBAN – No standard
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A purpose of payment (PoP) code is required for all currency payments to Thailand and should be stated in the *message to the beneficiary* field Thailand Purpose of Payment Codes | Nordea
Additional information	! It is mandatory to include BIC for payments to Thailand. Do not include beneficiary bank name, address or clearing code on the payment instruction ✓ THB and USD are the preferred payment currencies

Nordea

Timor-Leste (East Timor)



Country code	TL
Local currency	USD – no sovereign currency
Preferred payment currencies	USD
Supported payment currencies	EUR
Account number format	IBAN length: 23 IBAN **example**: TL380080012345678910157
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to Timor-Leste ! Urgent payments will not necessarily be faster than standard payments due to the difference in time zones eastward. See Cut-off times | Nordea ✓ USD is the preferred payment currency

Nordea

Tunisia



Country code	TN
Local currency	TND – Tunisian dinar
Preferred payment currencies	TND, EUR
Supported payment currencies	USD
Account number format	IBAN length: 24 IBAN **example**: TN5910006035183598478831
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Payments in TND may only be sent to beneficiary accounts in TND (not to foreign currency accounts) ! Nordea will not execute payments of TND 150 or less (or equivalent in EUR or USD) due to high beneficiary bank fees ! IBAN and BIC must be provided when making payments to Tunisia ✓ TND and EUR are the preferred payment currencies

Nordea

Türkiye



Country code	TR
Local currency	TRY – Turkish lira
Preferred payment currencies	TRY, EUR
Supported payment currencies	USD
Account number format	IBAN length: 26 IBAN **example**: TR3300061005197864578413 26
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Türkiye is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Türkiye ! Turkish banks return TRY payments if the beneficiary account is a foreign currency account e.g. a EUR or USD account. Ensure that you apply the correct payment currency to match the currency of the beneficiary account when making a foreign currency transfer to Türkiye. ! Transfers in TRY are only permitted to TRY accounts in Türkiye ✓ TRY and EUR are the preferred payment currencies

Nordea

Ukraine



Country code	UA
Local currency	UAH – Ukrainian hryvnia
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 29 IBAN **example**: UA213223130000026007233566001
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Ukraine is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to Ukraine ! The Ukrainian hryvnia is not a supported payment currency ✓ EUR and USD are the preferred payment currencies

Nordea

United Arab Emirates (UAE)



Country code	AE
Local currency	AED – Emirati dirham
Preferred payment currencies	AED, USD
Supported payment currencies	EUR
Account number format	IBAN length: 23 IBAN **example**: AE070331234567890123456
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Purpose of payment (PoP) code	A 3 letter purpose of payment code is **mandatory** for all payments in all currencies. See United Arab Emirates Purpose of Payment (PoP) Codes | Nordea The PoP code should be formatted as follows: /BENEFRES/AE//XYZ/ where XYZ is the PoP code
Additional information	! IBAN and BIC must be provided when making payments to the UAE ✓ AED and USD are the preferred payment currencies

Nordea

United Kingdom



Country code	GB
Local currency	GBP – pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN **example**: GB29NWBK60161331926819
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The United Kingdom is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted ✓ The IBAN-only rule applies To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Falkland Islands



Country code	FK
Local currency	FKP – Falkland Island pound The Falkland Islands pound is a local currency issued by the Falkland Islands Commissioners of Currency and is pegged at par with the British pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 18 IBAN **example**: FK88SC123456789012
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Falkland Islands is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to the Falkland Islands ! The Falkland Island pound is not a supported payment currency ✓ GBP is the preferred payment currency

Nordea

Gibraltar



Country code	GI
Local currency	GIP – Gibraltar pound The Gibraltar pound is a local currency issued by the Commissioner of Currency of Gibraltar and is pegged at par with the British pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 23 IBAN **example**: GI75NWBK000000007099453
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Gibraltar is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ✓ Euro payments with charge option OUR are permitted ✓ The IBAN-only rule applies To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Guernsey



Country code	GG
Local currency	GGP – Guernsey pound The Guernsey pound is non-ISO 4217 local currency issued by the Treasury and Resources Department, States of Guernsey and is pegged at par with the British pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN **example**: GG29NWBK60161331926819 **United Kingdom IBANs beginning with *GB* are commonly used for payments to Guernsey**
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Guernsey is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted ✓ The IBAN-only rule applies To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Isle of Man



Country code	IM
Local currency	IMP – Manx pound The Manx pound is a non-ISO 4217 local currency issued by the Isle of Man Treasury and is pegged at par with the British pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN example: IM29NWBK60161331926819 **IBANs beginning with GB are commonly used for payments to Isle of Man**
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The Isle of Man is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted ✓ The IBAN-only rule applies To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Jersey



Country code	JE
Local currency	JEP – Jersey pound The Jersey pound is a non-ISO 4217 local currency issued by the Treasury and Resources Department, States of Jersey and is pegged at par with the British pound sterling
Preferred payment currency	GBP
Supported payment currencies	EUR, USD
Account number format	IBAN length: 22 IBAN **example**: JE29NWBK60161331926819 **IBANs beginning with GB are commonly used for payments to Jersey**
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Jersey is not a part of the EU/EEA but remains within the SEPA scheme as a third-country participant ! Payments in GBP do not qualify for SEPA payments. ✓ Euro payments with charge option OUR are permitted ✓ The IBAN-only rule applies To qualify for SEPA the payment must meet the following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The beneficiary account number must be in the IBAN format

Nordea

Virgin Islands (British)



Country code	VG
Local currency	USD – no sovereign currency
Preferred payment currency	USD
Supported payment currencies	GBP
Account number format	IBAN length: 24 IBAN **example**: VG96VPVG0000012345678901
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The British Virgin Islands is not a participant in the SEPA scheme ! IBAN and BIC must be provided when making payments to the British Virgin Islands ✓ Euro payments with charge option OUR are permitted ✓ USD is the preferred payment currency
EUHR3C Restrictions (See information on page 9)	✗ Yes, restricted. Personal customers contact Customer Service ✓ Corporate payments are permitted

Nordea

United States



Country code	US
Local currency	USD – United States dollar
Preferred payment currency	USD
Supported payment currencies	CAD, EUR, GBP
Account number format	No standard. Up to 35 alphanumeric characters
National clearing system code (See information on page 5)	*Fedwire*, also called *ABA number*, *routing number* or *routing transfer number*, is a 9-digit code used by banks to identify specific financial institutions within the U.S.A. and U.S. territories. It is composed of the following: Bank code number – 4 digits Institution code number – 4 digits Checksum number – 1 digit **Note!** If the Fedwire/ABA/routing number is only 8 digits then it could be missing the 9th checksum digit. Contact the beneficiary for the full 9-digit number. Apply the 9-digit Fedwire number to the *bank code* field as follows: //FW023456789 Consult your bank service guides for exact formatting rules of Fedwire
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Fedwire numbers to credit unions may direct payments to a regional branch representing several local branches. The name and address of the local credit union should therefore be provided ! If the payment beneficiary is a financial investment company, the company should be provided as the payment beneficiary with the remitters account number and details

Nordea

Virgin Islands (U.S.)



Country code	VI
Local currency	USD – United States dollar
Preferred payment currency	USD
Account number format	No standard
National clearing system code (See information on page 5)	*Fedwire*, also called *ABA number*, *routing number* or *routing transfer number*, is a 9-digit code used by banks to identify specific financial institutions within the U.S.A. and U.S. territories. It is composed of the following: Bank code number – 4 digits Institution code number – 4 digits Checksum number – 1 digit **Note!** If the Fedwire/ABA/routing number is only 8 digits then it could be missing the 9th checksum digit. Contact the beneficiary for the full 9-digit number. Apply the 9-digit Fedwire number to the *bank code* field as follows: //FW023456789 Consult your bank service guides for exact formatting rules of Fedwire
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! Fedwire numbers to credit unions may direct payments to a regional branch representing several local branches. The name and address of the local credit union should therefore be provided ! If the payment beneficiary is a financial investment company, the company should be provided as the payment beneficiary with the remitters account number and details ✓ A BIC to the U.S. Virgin Islands typically contains the country code *US*, not *VI*, in positions 5-6 of the BIC. Always consult the payment instructions provided by the beneficiary

Nordea

Vatican City State



Country code	VC
Local currency	EUR – euro
Preferred payment currency	EUR
Supported payment currencies	USD
Account number format	IBAN length: 22 IBAN **example**: VA5900112300012345678
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	SEPA-participating country. A SEPA payment must meet following conditions: ✓ The transfer currency must be in euro ✓ The receiving bank must be in a SEPA scheme country ✓ The charge code is shared (SHA) between the payer and beneficiary ✓ The account number of the beneficiary must be in the IBAN format Urgent euro payments do not qualify as SEPA payments and will generally not be faster than a SEPA payment sent before the cut-off time

Nordea

Yemen



Country code	YE
Local currency	YER – Yemeni rial
Preferred payment currencies	EUR, USD
Account number format	IBAN length: 30 IBAN **example**: YE15CBYE0001018861234567891234
Beneficiary's name and address (See information on page 7)	The beneficiary's full name and address should be written exactly as stated in the payment instructions. Do not use abbreviations. Incorrect spelling or abbreviations of the recipient's name or address may lead to rejection of the payment by the beneficiary bank
Message to the beneficiary	The reason for payment must be stated in English in the *message to the beneficiary* field
Additional information	! The IBAN format is strongly recommended ! A BIC must be provided when making payments to Yemen ! The Yemeni rial is not a supported payment currency ✓ EUR and USD are the preferred payment currencies
EUHR3C Restrictions (See information on page 9)	✗ Yes, restricted. Personal customers contact Customer Service ✓ Corporate payments are permitted

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