

Corporate eGateway

Payment Types in pain.001.001.03

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1. Introduction

This document includes the codes used when initiating payments in pain.001.001.03, as well as payment types available in the individual countries.

2. Codes used in Payment types

Payment Method <PmtMtd>	Meaning
TRF (Default value)	Credit Transfer
CHK	Cheque Payment
Category Purpose <CtgyPurp>	Meaning
SUPP (Default value)	Supplier Payment ¹
SALA	Salary ¹
PENS	Pension ¹
INTC	Intercompany Payment ²
CORT or TREA	Financial Payment
TAXS	Tax Payment
VATX	Value Added Tax
Service Level <SvcLvl>	Meaning
NURG or SEPA (Default value)	Non urgent
URGP	Urgent
SDVA	Same Day Value
URNS	Urgent Payment Net Settlement
<LclInstrm> <Cd>	Meaning
IN	International Payments
SDCL	Same Day Clearing ³

Note: In country specific schemes “-” indicates, that the element is not used for the specific payment type.

¹ Supplier, Salary and Pension payments can be used for initiation of “Easy Account” (NemKonto) payments in Denmark.

² Nordea use Intercompany payment for payment between accounts within a company or a company group. The Intra company payment functionality is part of Intercompany payment.

³ Only used for Same-day credit transfer (low value) in DK.

3. Payment Types in pain.001.001.03

3.1 Canada

CA – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
Domestic ACH payment - credit transfer type CCD	ACH payment (Domestic – Low value) TRF/NURG/ - /SUPP	ACH payment	#Canada 8.1 Payment without reference
Domestic wire payment	Domestic wire payment (Domestic – High value) TRF/SDVA/ - /SUPP	Wire payment	#Canada 8.7
Outsourced cheque payment	Cheque payment (Domestic – Low value) CHK /NURG/-/-	Cheque payment	#Canada 8.4-8.6 Cheque with corporate logo and signature. Debited when cashed.
International wire payment	International ordinary payment (International – Low value) TRF/NURG/IN/SUPP	Ordinary payment - International	#International 9.1+9.2
International intercompany transfer	International Intercompany payment (International – High value) TRF/SDVA /IN/INTC	Intercompany payment - International	#International 9.7 International intercompany payment within Nordea or to any creditor account (must be agreed with the creditor bank)

3.2 Denmark

DK – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><Svclvl> <LclInstrm><CtgyPurp>	Payment type in "Functional specification for Payments"	# - Ref. to examples spec & Comments
Standardoverførsel	Standard credit transfer (Domestic – Low value) TRF/NURG/ - /SUPP	Standard credit transfer with advice	# Denmark 1.1
		Standard credit transfer with creditor reference	# Denmark 1.2
		"Easy-account" (NemKonto) payment	# Denmark 1.3 - 1.5 CPR-no. (Social Security number) or CVR no. (Central Business Register number) is instructed in <Creditor> element, and <CreditorAccount> must be "NOTPROVIDED". <CtgyPurp> Code SALA and PENS can also be used for "EASY Account" (NemKonto) payments, Standard credit transfer.
Sammedags-overførsel	Same-day credit transfer (Domestic – Low value) TRF/NURG/SDCL/SUPP	Same-day credit transfer with advice	# Denmark 1.6 Code SDCL can only be reported at <PaymentInformation> level.
		Same-day credit transfer with creditor reference	# Denmark 1.7 Code SDCL can only be reported at <PaymentInformation> level.
		"Easy Account" (NemKonto) payment (as Same-day credit transfer) (Domestic – Low value) TRF/NURG/SDCL/SUPP	# Denmark 1.8 Code SDCL can only be reported at <PaymentInformation> level. CPR-no. (Social Security number) or CVR no. (Central Business Register number) is instructed in <Creditor> element, and <CreditorAccount> must be "NOTPROVIDED".
Indbetalingskort/Girobetaling	Payment via transfer form (Domestic – Low value) TRF/NURG/ - /SUPP	Transfer form / Giro payment	# Denmark 1.9 – 1.11 Form type 01, 04, 15, 71, 73 and 75
Lønbetaling	Salary payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /SALA	Salary payment	# Denmark 1.12
Pensionsbetaling	Pension payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /PENS	Pension payment	# Denmark 1.13

DK – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in "Functional specification for Payments"	# - Ref. to examples spec & Comments
(Payment type only available through Corporate eGateway)	Same day value payment (Domestic – High value) TRF/SDVA/ - /SUPP	Same day value payment	# Denmark 1.14
(Payment type only available through Corporate eGateway)	Financial payment (Domestic – High value) TRF/SDVA/ - /CORT or TREA	Financial payment	# Denmark 1.15
(Payment type only available through Corporate eGateway)	Intercompany payment (Domestic – High value) TRF/SDVA/ - /INTC	Intercompany payment	# Denmark 1.16 (Domestic SWIFT)
Udenlandsk overførsel (standard) inkl. Nordea betaling, EU betaling og SEPA betaling	Intl. Ordinary Payment (International – Low value) TRF/NURG/IN/SUPP	Intl. Ordinary Payment incl. Nordea payment, EU payment and SEPA credit transfer	# International 7.1- 7.3.
Ekspresoverførsel	Intl. Express payment (International – High value) TRF/URGP/IN/SUPP	Intl. Express Payment	# International 7.4
(Payment type only available through Corporate eGateway)	Intl. Same day value payment (International – High value) TRF/SDVA/IN/SUPP	Intl. Same day value payment	# International 7.6 Same as International Express payment
(Payment type only available through Corporate eGateway)	Intl. Financial payment (International – High value) TRF/SDVA/IN/CORT or TREA	Intl. Financial payment	# International 7.7
Udenlandsk koncernoverførsel	Intl. Intercompany payment (International – High value) TRF/URGP/IN/INTC	Intl. Intercompany Payment	# International 7.8 International intercompany payment within Nordea or to any beneficiary's account (must be agreed with the beneficiary's bank)

3.3 Finland

FI – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
Yrityksen maksut-palvelu (CPS - Corporate payment service)	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to account with OCR reference	# Finland 2.1 + 2.3 (incl. credit notes)
		Payment with unique fixed structured creditor reference (“viitenumero”)	
		Payment to account with reference (non OCR)	# Finland 2.2 + 2.4 (incl. credit notes)
		Payment with structured creditor reference (credit note or invoices)	
	Payment to account with text	# Finland 2.5	
Yrityksen maksut-palvelu (CPS - Corporate payment service)	Salary payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /SALA	Salary Payment	# Finland 2.7
	Pension payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /PENS	Pension Payment	# Finland 2.8
Yrityksen maksut-palvelu (CPS - Corporate payment service)	Payment to money order (cheque) (Domestic – Low value) TRF/NURG/ - /SUPP	Ordinary payment to money order	# Finland 2.6
(Payment type only available through Corporate eGateway)	Same day value payment (Domestic POPS) (Domestic – High value) TRF/SDVA/ - /SUPP	Same day value payment	# Finland 2.9
(Payment type only available through Corporate eGateway)	Financial payment (Domestic – High value) TRF/SDVA/ - /CORT or TREA	Financial payment	# Finland 2.10
O-arvopäivämaksu	Intercompany payment (Domestic – High value) TRF/SDVA/ - /INTC	Intercompany payment	# Finland 2.11 Only to accounts held with Nordea in Finland
Konekielinen valuuttamaksu, Nordea Konekielinen valuuttamaksu, EU Konekielinen valuuttamaksu	Intl. Ordinary Payment (International – Low value) TRF/NURG/IN/SUPP	Intl. Ordinary payment incl. Nordea payment, EU payment and SEPA credit transfer	# International 7.1- 7.3
Pikamaksu	Intl. Express payment (International – High value) TRF/URGP/IN/SUPP	Intl. Express payment	# International 7.4

FI – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “ <i>Functional specification for Payments</i> ”	# - Ref. to examples spec & Comments
0-arvopäivämaksu	Intl. Same day value payment (International – High value) TRF/SDVA/IN/SUPP	Intl. Same day value payment	# International 7.6
Finanssimaksu	Intl. Financial payment (International – High value) TRF/SDVA/IN/CORT or TREA	Intl. Financial payment	# International 7.7
0-arvopäivämaksu	Intl. Intercompany payment (International – High value) TRF/URGP/IN/INTC	Intercompany payment - International	# International 7.8 International intercompany payment within Nordea or to any beneficiary’s account (must be agreed with beneficiary’s bank)

3.4 Great Britain

GB – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
BACS payment incl. salary payment	BACS payment (Domestic – Low value) TRF/NURG/ - /SUPP	BACS payment	# Great Britain 2.1+2.2 Low-value payment Structured reference payment. Can be used for salary payments.
CHAPS payment	CHAPS payment (Same day value payment) (Domestic – High value) TRF/SDVA/ - /SUPP	CHAPS payment (Same day value payment)	# Great Britain 2.3 (High value payment)
Faster payment	Faster payment (Domestic – Low value) TRF/URNS/ - /SUPP	Faster payment	# Great Britain 2.4 Low value payment Max. limit £ 250.000 May be used for salary payments. Unlike other Service Level codes, URNS for GB Faster payment can only be given on Credit Transfer Transaction Information level.
Intercompany payment	Intercompany payment (Domestic – High value) TRF/SDVA/ - /INTC	Payment to account	# Great Britain 2.5 Intercompany payment within Nordea in Great Britain
International transfer incl. EU payment, SEPA payment and Nordea payment	Intl. Ordinary Payment (International – Low value) TRF/NURG/IN/SUPP	Intl. Ordinary payment incl. EU payment, SEPA credit transfer and Nordea payment	# International 6.1-6.3
International Intercompany transfer	Intl. Intercompany payment (International – High value) TRF/SDVA/IN/INTC	Intl. Intercompany payment	# International 6.7 International intercompany payment within the Nordea group

3.5 Norway

NO – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
Betaling med KID (structured)	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Payment with KID (OCR) or other reference	#Norway 3.1 + 3.2 (incl. credit notes)
Betaling med Referanse (structured)	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Payment with KID (OCR) or other reference	#Norway 3.3
Betaling med melding (unstructured)	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Payment with advice	#Norway 3.4
Lønn betaling	Salary payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /SALA	Salary payments	#Norway 3.6
Pensjons betaling	Pension payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /PENS	Pension payments	#Norway 3.7
GiroUtbetaling	Payment to money order (payment advice) (Domestic – Low value) TRF/NURG/ - /SUPP	Ordinary payment to money order	#Norway 3.5
Overførsel via SWIFT (hastebetaling innland)	Same day value payment (Domestic SWIFT) (Domestic – High value) TRF/SDVA/ - /SUPP	Same day value payment - domestic	#Norway 3.8
(Payment type only available through Corporate eGateway)	Financial payment (Domestic SWIFT) (Domestic – High value) TRF/SDVA/ - /CORT or TREA	Financial payment - domestic	#Norway 3.9
Intercompany betaling	Intercompany payment (Domestic SWIFT) (Domestic – High value) TRF/SDVA/ - /INTC	Intercompany payment - domestic	#Norway 3.10 Domestic intercompany payment within Nordea or to any Creditor’s account (must be agreed with Nordea and beneficiary’s bank)
Ordinær overførsel inkl. Nordea Ordinary Payment, EU Payment & Sepa credit transfer	Intl. Ordinary payment (International – High value) TRF/NURG/IN/SUPP	Intl. Ordinary payment incl. Nordea payment, EU payment and SEPA credit transfer	# International 7.1- 7.3
Hasteoverførsel	Intl. Express payment (International – High value) TRF/URGP/IN/SUPP	Intl. Express payment	# International 7.4

NO – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “ <i>Functional specification for Payments</i> ”	# - Ref. to examples spec & Comments
(Payment type only available through Corporate eGateway)	Intl. Same day value payment (International – High value) TRF/SDVA/IN/SUPP	Intl. Same day value payment	# International 7.6 Same as International Express payment
(Payment type only available through Corporate eGateway)	Intl. Financial payment (International – High value) TRF/SDVA/IN/CORT or TREA	Intl. Financial payment	# International 7.7
Intercompany payment	Intl. Intercompany payment (International – High value) TRF/SDVA/IN/INTC	Intl. Intercompany Payment	# International 7.8 International intercompany payment within Nordea or to any beneficiary’s account (must be agreed with Nordea and beneficiary’s bank)
SWIFT sjekk	Intl. Payment to money order (cheque) (International – Low value) TRF/NURG/IN/SUPP	Intl. Cheque payment / Payment to money order	# International 7.5

3.6 Singapore

SG - Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in "Functional specification for Payments"	# - Ref. to examples spec & Comments
Domestic Ordinary Payment	Payment to account (Domestic – Low value) TRF/NURG/IN/SUPP	Domestic MEPS Payment (Same day value payment)	# Singapore 4.1
Intercompany Payment	Domestic Intercompany payment (Domestic – High value) TRF/SDVA/IN/INTC	Intercompany payment	# Singapore 4.2
Ordinary cross border	Intl. Ordinary payment (International – Low value) TRF/NURG/IN/SUPP	Intl. Ordinary payment	# International 6.1+6.2

3.7 Sweden – Bankgiro

SE - Bankgiro – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
OCR-betalning	Payment to Bankgiro (OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Reference (OCR) payment to Bankgiro number	# Sweden 5.1+5.2 Incl. tax payment (incl. credit notes)
Giro betalning	Payment to Bankgiro with unstructured remittance information (Domestic – Low value) TRF/NURG/ - /SUPP	Giro payment to Bankgiro	# Sweden 5.4
	Payment to Bankgiro with structured remittance information (Invoices and/or credit notes - non-OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Credit notes through Bankgiro	# Sweden 5.3 (incl. credit notes)
Utbetalningskort	Payment to money order (Domestic – Low value) TRF/NURG/ - /SUPP	Ordinary payment to money order	# Sweden 5.7
Kontoöverföring med eller utan avisering	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Deposit to bank account	# Sweden 5.5+5.6 To recipient’s bank account, with or without advice
Löne utbetalning	Salary payment (Domestic – Low value) TRF/NURG/ - /SALA	Salary payment	# Sweden 5.8

3.8 Sweden – PlusGiro

SE - PlusGiro – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLv> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
OCR-betalning till PlusGiro	Payment to PlusGiro (OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to PlusGiro (OCR)	# Sweden 4.1 (to Plusgiro) Incl. tax payments
OCR-betalning till Bankgirot	Payment to Bankgirot (OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to Bankgirot (OCR)	# Sweden 4.4 (to Bankgiro) Incl. tax payments
Giro betalning till PlusGiro	Payment to PlusGiro with unstructured remittance information (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to PlusGiro with unstructured remittance information	# Sweden 4.3
	Payment to PlusGiro with structured remittance information (Invoices and/or credit notes - non-OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to PlusGiro with structured remittance information (Invoices and/or credit notes - non-OCR)	# Sweden 4.2
Giro betalning till Bankgirot	Payment to Bankgirot with unstructured remittance information. (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to Bankgirot with unstructured remittance information.	# Sweden 4.6
	Payment to Bankgirot with structured remittance information. (Invoices and/or credit notes - non-OCR) (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to Bankgirot with structured remittance information. (Invoices and/or credit notes - non-OCR)	# Sweden 4.5
Utbetalningskort	Payment to money order (payment advice) (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to money order (payment advice)	# Sweden 4.9
Kontoöverföring	Payment to account (Domestic – Low value) TRF/NURG/ - /SUPP	Payment to account	# Sweden 4.7 + 4.8 To recipient’s bank account, with or without advice
Löne utbetalning och Pensions utbetalning	Salary payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /SALA	Salary payments	# Sweden 4.10
	Pension payment (Payment to account) (Domestic – Low value) TRF/NURG/ - /PENS	Pension payments	# Sweden 4.11

3.9 Sweden – PlusGiro and Nordea

SE – PlusGiro and Nordea – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “Functional specification for Payments”	# - Ref. to examples spec & Comments
Samma dags valuterig	Same day value payment (via STOK) (Domestic – High value) TRF/SDVA/ - /SUPP	Same day value payment	# Sweden 6.1
Finansiell betalning	Financial payment (Domestic – High value) TRF/SDVA/ - /CORT or TREA	Financial payment	# Sweden 6.2
Koncernintern betalning	Domestic Intercompany payment (Domestic – High value) TRF/SDVA/ - /INTC	Intercompany payment	# Sweden 6.3
Standard utlandsbetalning inkl. Nordea utlandsbetalning, EU utlandsbetalning och SEPA betalning	Intl. Ordinary payment (International – High value) TRF/NURG/IN/SUPP	Ordinary Payment incl. Nordea payment, EU payment and SEPA credit transfer	# International 7.1- 7.3
Express betalning utland	Intl. Express payment (International – High value) TRF/URGP/IN/SUPP	Express payment	# International 7.4
Samma dags valuterig	Intl. Same day value payment (International – High value) TRF/SDVA/IN/SUPP	Intl. Same day value payment	# International 7.6 Same as International Express payment
Finansiell betalning	Intl. Financial payment (International – High value) TRF/SDVA/IN/CORT or TREA	Intl. Financial payment	# International 7.7
Koncernintern betalning utland	Intl. Intercompany payment (International – High value) TRF/SDVA/IN/INTC	Intl. Intercompany payment	# International 7.8 International intercompany payment within Nordea or to any beneficiary’s account (must be agreed with beneficiary’s bank)
Check-/Kontant betalning utland	Intl. Payment to money order (cheque) (International – Low value) CHK/NURG/IN/SUPP	Intl. cheque payment / Payment to money order	# International 7.5

3.10 USA

US – Local payment type (definition) in each country	Corporate eGateway payment type <PmtMtd><SvcLvl> <LclInstrm><CtgyPurp>	Payment type in “ <i>Functional specification for Payments</i> ”	# - Ref. to examples spec & Comments
Domestic ACH payment - credit transfer type CCD, CCD+ and CTX	Domestic ACH payment (Domestic – Low value) TRF/NURG/ - /SUPP	Domestic ACH payment	#USA 5.1-5.4 Payment with brief, free text reference
Domestic wire payment	Domestic Wire payment (Domestic – High value) TRF/SDVA/ - /SUPP	Wire payment	#USA 5.8
Outsourced cheque payment	Cheque payment (Domestic – Low value) CHK/NURG/ - / -	Cheque payment	#USA 5.5 -5.7 Cheque with corporate logo and signature. Debited when cashed.
International wire payment	Intl. Ordinary payment (International – High value) TRF/NURG/IN/SUPP	Intl. Ordinary payment	#International 6.1+6.2
International intercompany transfer	Intl. Intercompany payment (International – High value) TRF/SDVA/IN/INTC	Intl. Intercompany payment	# International 6.7 International intercompany payment within Nordea or to any beneficiary’s account (must be agreed with the beneficiary’s bank)

4. Change log

4.1 Changes from version 2.3 (2020-06-29) to version 2.4 (2020-11-30)

Headline	Change and comments
Germany and Russia	Removed information about Germany and Russia.