

# **Implementation Guideline for PAYMUL Europe**

Corporate eGateway

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Subject	Multiple payment order Message for domestic and international payments <b>Germany, Poland, UK and Russia</b> Based on PAYMUL UN/EDIFACT directory D.96 A		
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## 1 Introduction

The terms and definitions used in this document are defined in a separate document, “Glossary for Corporate eGateway”, which can be found on the Nordea.com homepage: [www.nordea.com/eGateway](http://www.nordea.com/eGateway).

The purpose of this documentation is to define how information in multiple payments orders Messages should be structured for the exchange between the Message sender and Nordea.

This MIG fully complies to the international definitions for content and use of an UN/EDIFACT Multiple payment order Message (PAYMUL).

This MIG does not include any technical issues such as security, retransmissions and duplicates. These issues as well as the service-segments related to the exchange, or business related issues, are described in Corporate eGateway Service Documentation.

## 2 Document references

This chapter contains references to documents relevant for this MIG:

- [1] UN/EDIFACT directory D.96A. UN/ECE, March 1996. UNTDID, UN/ECE Geneva, 1995-11-17.
- [2] UN/EDIFACT Standard message. Multiple payment order message - PAYMUL, dated 1995-11-23, based on UN/EDIFACT UNTDID D.96A.
- [3] *Guide to the development of implementation guidelines for users of UNSM*. 6<sup>th</sup> draft, dated 1992-09-17, JRT UNSM User Implementation Guidelines Group.

### **3 Multiple payment order Message - payment types and identifications**

A Multiple Payment order Message with payments to be executed in multiple countries is sent by the Customer to the Message Centre at Nordea. The Message Centre converts the Message to payment instructions in local or SWIFT format and transmits the instructions to Ordered Banks in the different countries.

**This implementation guide describes domestic and international low and high value payments in Germany, Great Britain, Poland and Russia. Payments outside these areas are described in a separate document. The payments can however be sent in one PAYMUL, only the implementation guides are separate.**

**Note: Nordea follows the functionality for a multiple payment order, which means that all transactions from the same account, with the same currency and for the same payment date (with exceptions for payment types specified on B level) must be bundled in the same B level.**

***NOTE = International payments should be mapped exactly the same as international payments for the Nordic countries. If any exceptions exist, they will be marked with bold.***

For a full understanding of the use of the multiple payment order Message we refer to document "Message flow and use of EDIFACT".

## Types of domestic payments allowed for the different countries

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### Germany

- ♦ Ordinary payment to account (low value)
- ♦ Express payment (high value)
- ♦ Intercompany payment (high value)

### Great Britain

- ♦ BACS payment to account (low value)
- ♦ Faster payment to account (real-time/low value)
- ♦ Payment to money order (cheque) (low value)
- ♦ CHAPS payment to account (high value)
- ♦ Intercompany payment (high value)

### Poland

- ♦ Ordinary payment to account (low value)
- ♦ Polish Social tax payments (low value)
- ♦ Polish Corporate tax payment (low value)
- ♦ Intercompany payment (high value)

### Russia

- ♦ Ordinary payment to account (low value)
- ♦ Salary payment (low value)

## Types of international payments allowed for all countries

- ♦ Ordinary payment (low value)
- ♦ Ordinary payment to money order (cheque) (**NOTE:** Not for DE and RU) (low value)
- ♦ EU (SEPA) payment (Note: ordinary payment, not separately identified) (low value) (**NOTE:** Not for PL and RU)
- ♦ Intercompany payment (high value)
- ♦ Express payment (**NOTE:** Not for GB or RU) (high value)

## Identification of payment orders and credit transactions

To ensure a unique identification of every single transaction, the PAYMUL Message has the following reference numbers:

Reference type	Position in Message	Description
Multiple Payment order number	BGM	Unique identification of the PAYMUL Message Will be returned in BANSTA.
Payment order number (Debit order reference)	SG4, RFF "AEK"	Unique Ordering Customer reference Will be returned in BANSTA.
Customer reference (Credit order reference)	SG11, RFF "CR"	Unique Ordering Customer transaction reference (i.e. verification number) Will be returned in BANSTA and FINSTA.

**Note: The RFF "CR" reference in combination with UNB address is checked in the duplicate control in Corporate eGateway. A special agreement can be made with Nordea to send NAD "ZZZ" (see below) in which case duplicate check will instead be made on NAD "ZZZ" and RFF "CR".**

Beneficiary's reference (Credit order reference)	SG11, RFF "AFO"	Beneficiary transaction reference (i.e. invoice or OCR number) Can be used when only one reference exists for a payment. Will not be returned from the Message Centre, but will be sent to beneficiary.
SEPA end-to-end reference	SG11, RFF "PQ"	End-to-end identification. Will be sent to beneficiary for international SEPA payments.
Free text reference	SG16, FTX	A free text segment that can be used when multiple references exist.

## Identification of parties

The parties involved in the payment transaction are identified as described below.

Reference type	Position in Message	Description
Debit account holder	SG6, FII "OR"	Debit account holder.
Ordering Customer	SG13, NAD "OY"	The company which initiates the payments to the Beneficiary, i.e. has a business relation to the Beneficiary. Used when different than the Debit account holder.
Internal Customer Identification	SG7, NAD "ZZZ"	Internal Customer number for subsidiaries (or other legal entities), where different entities can send the same Customer reference (RFF CR). Will be returned in BANSTA, but not forwarded to Beneficiary.
Ordered Bank	SG6, FII "OR"	Bank that holds the debit account.
Credit account holder	SG12, FII "BF"	Credit account holder.
Beneficiary	SG13, NAD "BE"	The company which the Ordering Customer issues a payment to, i.e. has a business relation to the Ordering Customer.
Receiving Bank	SG12, FII "BF"	Bank that holds the credit account.
Message sender	UNB	Sender of the PAYMUL Messages, a unit (company) which acts on behalf of Ordering Customer (for example a shared service centre).
Message Centre	UNB	Receiver of the PAYMUL Messages, a unit within the Nordea Group that converts the Messages to payment instructions in different countries domestic and/or international formats.

## 4 Segment table

The table below lists all segments and segment groups included in the PAYMUL Message. Segments and groups, which are used according to this MIG, are listed in bold. The status and number of repeats are listed for EDIFACT and for usage according to this MIG under Nordea.

Tag	Name	Status/Repeats		Loop
		EDIFACT	Nordea	
<b>UNH</b>	<b>Message header</b>	<b>M1</b>	<b>M1</b>	
<b>BGM</b>	<b>Beginning of Message</b>	<b>M1</b>	<b>M1</b>	
<b>DTM</b>	<b>Date/time/period</b>	<b>M1</b>	<b>M1</b>	
BUS	Business function	C1	0	
----- Segment group 1 -----				
RFF	Reference	M1	0	
DTM	Date/time/period	C1	0	-----+
----- Segment group 2 -----				
FII	Financial institution information	M1	0	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 3 -----				
<b>NAD</b>	<b>Name and address</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 4 -----				
<b>LIN</b>	<b>Line item</b>	<b>M1</b>	<b>M1</b>	
<b>DTM</b>	<b>Date/time/period</b>	<b>C1</b>	<b>R1</b>	
<b>RFF</b>	<b>Reference</b>	<b>C2</b>	<b>R1</b>	
<b>BUS</b>	<b>Business function</b>	<b>C1</b>	<b>R1</b>	
FCA	Financial charges allocation	C1	0	
----- Segment group 5 -----				
<b>MOA</b>	<b>Monetary amount</b>	<b>M1</b>	<b>M1</b>	
CUX	Currencies	C1	0	
DTM	Date/time/period	C2	0	
RFF	Reference	C1	0	-----+
----- Segment group 6 -----				
<b>FII</b>	<b>Financial institution information</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 7 -----				
<b>NAD</b>	<b>Name and address</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 8 -----				
<b>INP</b>	<b>Parties to instruction</b>	<b>M1</b>	<b>0</b>	



Tag	Name	Status/Repeats		Loop
		EDIFACT	Nordea	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0-----+	
----- Segment group 9 -----				
GIS	General indicator	M1	0	
MOA	Monetary amount	C1	0	
LOC	Place/location identification	C2	0	
NAD	Name and address	C1	0	
RCS	Requirements and conditions	C1	0	
FTX	Free text	C10	0-----+	
----- Segment group 10 -----				
PRC	Process identification	M1	0	
FTX	Free text	M1	0-----+	
----- Segment group 11 -----				
<b>SEQ</b>	<b>Sequence details</b>	<b>M1</b>	<b>M1</b>	
<b>MOA</b>	<b>Monetary amount</b>	<b>M1</b>	<b>M1</b>	
DTM	Date/time/period	C1	0	
<b>RFF</b>	<b>Reference</b>	<b>C3</b>	<b>R2</b>	
<b>PAI</b>	<b>Payment instructions</b>	<b>C1</b>	<b>D1</b>	
<b>FCA</b>	<b>Financial charges allocation</b>	<b>C1</b>	<b>D1</b>	
----- Segment group 12 -----				
<b>FII</b>	<b>Financial institution information</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0-----+	
----- Segment group 13 -----				
<b>NAD</b>	<b>Name and address</b>	<b>M1</b>	<b>M1</b>	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0-----+	
----- Segment group 14 -----				
INP	Parties to instruction	M1	0	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0-----+	
----- Segment group 15 -----				
GIS	General indicator	M1	0	
MOA	Monetary amount	C1	0	
LOC	Place/location identification	C2	0	
NAD	Name and address	C1	0	
RCS	Requirements and conditions	C1	0	
FTX	Free text	C10	0-----+	

		Status/Repeats		
Tag	Name	EDIFACT	Nordea	Loop
----- Segment group 16 -----				
PRC	Process identification	M1	M1	
FTX	Free text	C5	O5	
----- Segment group 17 -----				
DOC	Document/Message details	M1	0	
MOA	Monetary amount	C5	0	
DTM	Date/time/period	C5	0	
RFF	Reference	C5	0	
NAD	Name and address	C2	0	
----- Segment group 18 -----				
CUX	Currencies	M1	0	
DTM	Date/time/period	C1	0	
----- Segment group 19 -----				
AJT	Adjustment details	M1	0	
MOA	Monetary amount	M1	0	
RFF	Reference	C1	0	
FTX	Free text	C5	0	
----- Segment group 20 -----				
DLI	Document line identification	M1	0	
MOA	Monetary amount	M5	0	
PIA	Additional product id	C5	0	
DTM	Date/time/period	C5	0	
----- Segment group 21 -----				
CUX	Currencies	M1	0	
DTM	Date/time/period	C1	0	
----- Segment group 22 -----				
AJT	Adjustment details	M1	0	
MOA	Monetary amount	M1	0	
RFF	Reference	C1	0	
FTX	Free text	C5	0	
----- Segment group 23 -----				
GIS	General indicator	M1	0	
MOA	Monetary amount	C5	0	+
CNT	Control total	C5	0	
----- Segment group 24 -----				
AUT	Authentication result	M1	0	
DTM	Date/time/period	C1	0	+
UNT	Message trailer	M1	M1	

## 5 Specification of segments and segment groups

### UNH - Message header (M1)

Function: A service segment starting and uniquely identifying the Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0 062	MESSAGE REFERENCE NUMBER	M	an..14	M	Senders unique identification of the Message
S009	MESSAGE IDENTIFIER	M		M	
0 065	Message type	M	an..6	M	PAYMUL
0 052	Message version number	M	an..3	M	D
0 054	Message release number	M	an..3	M	96A
0 051	Controlling agency	M	an..2	M	UN United Nations
0 057	Association assigned code	C	an..6	N	
0 068	COMMON ACCESS REFERENCE	C	an..35	N	
S010	STATUS OF THE TRANSFER	C		N	
0 070	Sequence Message transfer number	M	n..2		
0 073	First/last sequence Message transfer indication	C	a1		

Example: UNH+1+PAYMUL:D:96A:UN'

### BGM - Beginning of Message (M1)

Function: A segment by means of which the sender uniquely identifies the PAYMUL Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	C		R	
1 001	Document/Message name, coded	C	an..3	R	452 Multiple payment order
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
1 000	Document/Message name	C	an..35	N	
1 004	DOCUMENT/MESSAGE NUMBER	C	an..35	R	<Multiple payment order number>
1 225	MESSAGE FUNCTION, CODED	C	an..3	N	
4 343	RESPONS TYPE, CODED	C	an..3	N	

Example: BGM+452+123456'

## DTM - Date/time/period (M1)

Function: A segment specifying the date and/or time the Message is created.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	137 Document/Message-date
2 380	Date/time/period	C	an..35	R	<Message date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD 203 CCYYMMDDHHMM

Example: DTM+137:20060920:102'

## Segment group 3 (D1)

Function: A group of segments identifying the ordering party, which is valid for all payment orders.

### NAD - Name and address (M1)

### Segment group 3

Function: Identification for the ordering customer.

Use: This segment identifies the ordering Customer, if the sender of the message is a Service Bureau (or similar) and the senders address does not identify a unique customer.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OF On behalf of
C082	PARTY IDENTIFICATION DETAILS	C		D	
3 039	Party id. identification	M	an..35	M	<Service Bureau Customer number>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		N	
3 124	Name and address line	M	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
C080	PARTY NAME	C		N	
3036	Party name	M	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3036	Party name	C	an..35		
3045	Party name format, coded	C	an..3		
C059	STREET	C		N	
3 042	Street and number/p.o. box	M	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 164	CITY NAME	C	an..35	N	
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	N	
3 207	COUNTRY, CODED	C	an..3	N	

Example:

NAD+OF+10203040506'

## Segment group 4 (M9999)

Function: This segment group contains information regarding the debit side of this transaction and details, which are pertinent to all payments specified in the Message. Certain payment details may be provided either in SG4 or in SG11, but not in both.

### LIN - Line item (M1)

### Segment group 4

Function: A segment identifying the line item by a current line number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 082	LINE ITEM NUMBER	C	n..6	R	<Sequential number>
1 229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N	
C212	ITEM NUMBER IDENTIFICATION	C		N	
7 140	Item number	C	an..35		
7 143	Item number type, coded	C	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C829	SUB-LINE INFORMATION	C		N	
5 495	Sub-line indicator, coded	C	an..3		
1 082	Line item number	C	n..6		
1 222	CONFIGURATION LEVEL	C	n..2	N	
7 083	CONFIGURATION, CODED	C	an..3	N	

Example: LIN+1'

### DTM - Date/time/period (R1)

### Segment group 4

Function: A segment identifying the date, at which an order has been requested to be executed or acted upon.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C507	DATE/TIME/PERIOD	M		M	
2 005	Date/time/period qualifier	M	an..3	M	203 Execution date
2 380	Date/time/period	C	an..35	R	<Payment date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+203:20060922:102'

## RFF- Reference (R1)

## Segment group 4

Function: A segment specifying the reference of the single debit amount on the debit side of the transaction (B level).

Use: The rejected payment order number will be returned in the BANSTA Messages.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	AEK Payment order number
1 154	Reference number	C	an..35	R	<Payment order number>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

Example: RFF+AEK:12344567'

## BUS - Business function (R1)

## Segment group 4

Function: A segment identifying certain characteristics of the payment orders stored on level C.

Use: This segment is used to specify whether the payment is domestic or international. It is also used to specify whether the payments on C level are high value payments. For domestic payments bank operation **must** contain ZRT. For international payments bank operation code **must** be left empty.

High value payments cover the payment types “Intercompany payment”, “Express payment” and “CHAPS payment to account”. For these payment types element 4025 must contain “ZFI”.

Salary payment is only valid for Russia. The code can be stated for Poland but the payment will be processed as an ordinary payment to account.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C521	BUSINESS FUNCTION	C		D	
4 027	Business function qualifier	M	an..3	M	1 Underlying business function
4 025	Business function, coded	M	an..3	M	SAL Salary payment ZFI High value payment
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 022	Business description	C	an..70	N	
3 279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	R	DO Domestic payment IN International payment
4 487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	N	
C551	BANK OPERATION	C		D	
4 383	Bank operation, coded	M	an..3	M	ZRT Request for Transfer
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 463	INTRA-COMPANY PAYMENT, CODED	C	an..3	N	

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Example:

Domestic payment  
BUS++DO++ZRT'

International payment  
BUS++IN'

High value International intercompany payment  
BUS+1:ZFI+IN'

Salary payments Russia  
BUS+1:SAL+DO++ZRT'



## Segment group 5 (R1)

**Function:** A group of segments containing the currency of the single amounts in level C, currency to be transferred, plus the total of all single amounts on level C.

### MOA - Monetary amount (M1)

### Segment group 5

**Function:** A segment specifying the total amount and the currency to be transferred.

**Use:** Amount stated is the total sum of all amounts stated at level C. Amount and currency must both be present.

#### *Domestic*

*payments:* Valid currency codes for domestic payments are:

EUR for Germany  
GBP for Great Britain  
PLN for Poland  
RUB for Russia

#### *International*

*payments:* For international payments the total amount must be stated in the credit (destination) currency. The currency code for the credit currency must also be stated.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/amount payable
5 004	Monetary amount	C	n..18	R	<Debit amount>
6 345	Currency, coded	C	an..3	R	<Currency code>
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

**Example:** MOA+9:150.50:USD'

## Segment group 6 (M1)

Function:     A group of segments containing the account servicing bank including the account to be debited.

### **FII - Financial Institution Information (M1)**

### **Segment group 6**

Function:     A segment identifying the financial institution and relevant account number.

Use:           This segment identifies the Debit Account Holder's Bank, account number and the Debit account holder.

Country code (3207) must always be present for the ordered bank. Without a country code the PAYMUL Message will not be processed.

Account number and SWIFT address must always be present.

Second occurrence of element 3192 (Account holder name) can only be used for Russia.

*Germany:*     Account number can be given in either IBAN or BBAN (local) format. The format must be chosen at implementation. IBAN account number must consist of 2 alphabetic characters (DE) and 20 digits. BBAN (local) account numbers must consist of 10 digits. If the account number is shorter than 10 digits it must be right aligned and padded with leading zeroes.

*Great Britain:*     Account number can be given in either IBAN or BBAN (local) format. The format must be chosen at implementation. IBAN account number must consist of 6 alphabetic characters (GBNDEA) and 16 digits. BBAN (local) account number must consist of 10 digits. If the account number is shorter than 10 digits it must be right aligned and padded with leading zeroes.

*Poland:*           IBAN account number must be used and consist of 2 alphabetic characters (PL) and 26 digits.

*Russia:*           Account number must be stated in BBAN (local) format. Account number consists of 20 digits. Name of the debit account holder must be stated exactly as in the local agreement with Nordea Russia.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OR Ordered bank
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	<Bank account number >
3 192	Account holder name	C	an..35	R	<Debit account holder name>
3 192	Account holder name	C	an..35	O	<Debit account holder name>
6 345	Currency, coded	C	an..3	O	<Debit account currency>
C088	INSTITUTION IDENTIFICATION	C		R	
3 433	Institution name identification	C	an..11	R	<SWIFT address for Ordered bank> Nordea Bank Germany = NDEADEFF Nordea Bank Great Britain = NDEAGB2L Nordea Bank Russia = NDEARUMM
1 131	Code list qualifier	C	an..3	R	25 Bank identification
3 055	Code list responsible agency, coded	C	an..3	R	17 SWIFT
3 434	<i>Institution branch number</i>	C	an..17	N	
1 131	<i>Code list qualifier</i>	C	an..3	N	
3 055	<i>Code list responsible agency, coded</i>	C	an..3	N	
3 432	<i>Institution name</i>	C	an..70	N	
3 436	<i>Institution branch place</i>	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	R	<Country Code> GB=Great Britain PL=Poland DE = Germany RU= Russia

Examples:

Debit an account in Great Britain using BBAN format (international and domestic):  
FII+OR+0006123456:British Airways+NDEAGB2L:25:17+GB'

Debit an account in Poland (international and domestic):  
FII+OR+PL4714401156000000001211862:Account Holder+NDEAPLP2:25:17+PL'

Debit an account in Germany using BBAN format (international and domestic):  
FII+OR+7000540002:Account Holder+NDEADEFF:25:17+DE'

Debit an account in Germany using IBAN format (international and domestic):  
FII+OR+DE12345678901234567890:Account Holder+NDEADEFF:25:17+DE'

Debit an account in Russia (international and domestic):  
FII+OR+32451123456789123456:Account Holder+NDEARUMM:25:17+RU'

## Segment group 7 (D1)

Function: A group of segments identifying the ordering party.

### NAD - Name and address (M1)

### Segment group 7

Function: A segment identifying the name and address of the non-financial institutions associated with the PAYMUL.

Use: This segment is used to identify subsidiaries or other legal entities only for customers that need to send the same C level Customer reference (RFF CR) for different entities. Otherwise transactions with the same customer reference will be rejected in the duplicate control. This information will not be forwarded to the Beneficiary. Use of qualifier **ZZZ** must be agreed with Nordea.  
“OB” may only be used for Russia, and is then mandatory.

*Russia:* This segment must exist with qualifier “OB” and include the name of the customer holding the Corporate eGateway agreement with the bank. The name must also be stated exactly in accordance with the Instructing Party in the local agreement in Russia. Only one occurrence of 3036 may be used.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	ZZZ Internal Customer identification OB Ordered By
C082	PARTY IDENTIFICATION DETAILS	C		D	
3 039	Party id. identification	M	an..35	M	<Ordering Customer number>
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
C058	NAME AND ADDRESS	C		N	
3 124	Name and address line	M	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
3 124	Name and address line	C	an..35		
C080	PARTY NAME	C		D	
3036	Party name	M	an..35	M	<Name>
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3045	Party name format, coded	C	an..3	N	
C059	STREET	C		N	
3 042	Street and number/p.o. box	M	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 042	Street and number/p.o. box	C	an..35		
3 164	CITY NAME	C	an..35	N	
3 229	COUNTRY SUB-ENTITY	C	an..9	N	

	<i>IDENTIFICATION</i>				
<i>3 251</i>	<i>POSTCODE IDENTIFICATION</i>	<i>C</i>	<i>an..9</i>	<i>N</i>	
<i>3 207</i>	<i>COUNTRY, CODED</i>	<i>C</i>	<i>an..3</i>	<i>N</i>	

Example:    NAD+ZZZ+1234567890'

## Segment group 11 (M9999)

Function: This segment group contains information regarding the Beneficiaries of the payments.

### SEQ – Sequence details (M1)

### Segment group 11

Function: A segment identifying the beginning of the credit side of the transaction (C level) by a sequential number.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
1 245	STATUS INDICATOR, CODED	C	an..3	N	
C286	SEQUENCE INFORMATION	C		R	
1 050	Sequence number	M	an..6	M	<Sequence number>
1 159	Sequence number source, coded	C	an..3	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	

Example: SEQ++1'

### MOA – Monetary amount (M1)

### Segment group 11

Function: A segment giving the amount value of the payment. It is the amount to be transferred. The currency is quoted on the debit side of the transaction (level B).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		R	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/amount payable
5 004	Monetary amount	C	n..18	R	<Amount>
6 345	Currency, coded	C	an..3	N	
6 343	Currency qualifier	C	an..3	N	
4 405	Status, coded	C	an..3	N	

Example: MOA+9:150.67'

## RFF – Reference (R2)

## Segment group 11

**Function:** A segment identifying a transaction from the ordering customer to the beneficiary and/or from the ordering customer to the ordered bank.

**Use:** **CR** – Customer reference number (the ordering customer's verification number) will be returned in the status reports (BANSTA). For customers that receive detail transactions in the financial statement report (FINSTA), the Ordering customer reference will be returned in the financial statement report, if provided by ordered bank. The Ordering customer reference number may be used for reconciliation purposes in ordering customer's accounts payable ledger.

**AFO** – Beneficiary's reference (Optical Character Reference number or invoice number) must **not** be used for **domestic** payments in Germany, Great Britain and Poland. Only information in the FTX segment will be forwarded to the beneficiary for domestic payments.

For international payments the AFO reference may be maximum 16 characters long!

**PQ** – SEPA end to end reference will be forwarded to beneficiary. This reference will only be processed for international SEPA payments,. If not provided Corporate eGateway will send the RFF+CR reference as end-to-end reference.

**Note:** All Euro payments from Germany within Euro Zone SEPA area will be processed as SEPA payments.

**Russia:** AFO reference may not be used for Russia.

**Note: The AFO reference and the FTX segment are mutually exclusive.**

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	CR Customer reference number AFO Beneficiary's reference PQ Originators SEPA reference
1 154	Reference number	C	an.35	R	<Reference>
1 156	Line number	C	an..6	N	
4 000	Reference version number	C	an..35	N	

**Example:** RFF+CR:99812344567'

## PAI – Payment instructions (D1)

## Segment group 11

**Function:** A segment specifying the conditions, method and channel of payment for the payment order.

**Germany:** This segment is to be used for payment type "Domestic express payment" and "Domestic Intercompany payment". **If this segment is not used the payment will be regarded as "Ordinary payment to account".**

**Great**

**Britain:** This segment is to be used for payment types "CHAPS payment to account", "Domestic Intercompany payment", "Payment to money order" and "Faster payment to account". **If this segment is not used the payment will be regarded as "BACS payment to account".**

**Poland:** This segment is to be used for payment types "Domestic intercompany payment", "Polish Social tax payments" and "Polish Corporate tax payment". **If this segment is not used the payment will be regarded as "Ordinary payment to account".**

For payment type "Polish Social tax payments" and "Polish Corporate tax payment" detailed information must be stated in FTX. For "Polish Social Tax Payment" see also FII, Segment group 12.

**Russia:** This segment is not used for domestic payments.

**International**

**Payments:** This segment is to be used for payment type "Intercompany payment", "Express payment" and "Ordinary payment to money order". **If this segment is not used the payment will be regarded as "Ordinary payment to account".**

**NOTE: "Express payment" may only be used for Germany and Poland.**

**"Ordinary payment to money order" may only be used for Great Britain and Poland!**

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C534	PAYMENT INSTRUCTION DETAILS	M		M	
4 439	Payment conditions, coded	C	an..3	N	
4 431	Payment guarantee, coded	C	an..3	N	
4 461	Payment means, coded	C	an..3	R	10 In cash (Payment to money order) 42 Faster payment to account 52 Same day value payment (CHAPS GB) Z1 Intercompany payment Z2 Express payment SOC Polish social tax payment TAX Polish corporate tax payment
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
4 435	Payment channel, coded	C	an..3	N	

**Examples:**

Great Britain – CHAPS payment to account:

PAI+::52'

International express payment:

PAI+::Z2'



## FCA – Financial charges allocation (R1)

## Segment group 11

**Function:** A segment specifying the method for allocation of charges and allowances.

**Use:** This segment is required for domestic payment types in UK and Russia.

### Great

**Britain:** For domestic BACS payments code “15” must be used. For domestic CHAPS payments either code “13” or “15” must be used.

**Russia:** For domestic payments code 15 must be used.

*For other countries / payment types the segment is optional. If the segment is not present code “14” will be used by Nordea as default value.*

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	13 All charges born by payee 14 Each pay own cost 15 All charges born by payor
C878	CHARGE/ALLOWANCE ACCOUNT	C		N	
3 434	Institution branch number	M	an..17		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
3 194	Account holder number	C	an..35		
6 345	Currency, coded	C	an..3	N	

**Example:** FCA+14'

## Segment group 12 (D1)

**Function:** A group of segments containing the beneficiary's bank and the account.

**Use:** A group identifying the Beneficiary's or Credit Account Holder's bank and the account number. Optionally the Credit Account Holder is identified.

### FII – Financial Institution Information (M1)

### Segment group 12

**Function:** A segment identifying the financial institution and relevant account number.

**Use:** Bank clearing code (elements 3434, 1131 and 3055) may only be used together with BBAN number for domestic payments in Germany, Great Britain and for international payments to the countries specified in the table below, and is then mandatory.

Respective value to be used in element (3055) is also stated in the table.

#### *International Payments:*

SWIFT address (elements 3433, 1131 and 3055) is highly recommended and in many cases required. Both IBAN and BIC are mandatory for payments within the EU and EES area and if not stated the payment instruction may be rejected by either Nordea or the beneficiary bank. If no SWIFT address exists, name (3432), place (3436) and country code (3207) of the beneficiary's bank must be present.

Note that when IBAN is used, element 3434 and the following 1131 and 3055 may not be used.

If Intermediary bank (3035=I1) is used, only the Swift code of the bank is used.

**Note: Intermediary bank may only be used for international payments from Poland and Russia.**

#### *Germany:*

For domestic payments the beneficiary bank details must be stated as one of the following options:

1. IBAN and BIC
2. BBAN and Bank clearing code

IBAN account number must consist of 2 alphabetic characters (DE) and 20 digits. BBAN (local) account numbers must consist of 10 digits.

#### *Great Britain:*

For domestic payments the beneficiary bank details must be stated as one of the following options:

1. IBAN and BIC
2. BBAN and Bank clearing code
3. IBAN and Bank clearing code

BBAN must consist of 8 digits. IBAN must consist of 2 alphabetic characters (GB) and

additional 20 characters, where positions 5-8 are the first four characters from the BIC code (SWIFT address) and the other positions are numeric.

**Poland:** IBAN account number must be used and consist of 2 alphabetic characters (PL) and 26 digits. BIC is optional.

For Social Tax Payments the following account numbers should be used:

Social Security Tax payments: **PL83101010230000261395100000**

Health Insurance Tax payments: **PL78101010230000261395200000**

Labour Fund and Guarantee Employee Benefits Fund: **PL73101010230000261395300000**

**Russia:** For domestic payments bank account number must be in BBAN (local) format. It must consist of 20 digits.

Russian Central Bank Identification Code is mandatory for domestic payments. Note that SWIFT address must not be used, but name and place of bank is used instead.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BF Beneficiary's bank II Intermediary bank
C078	ACCOUNT IDENTIFICATION	C		R	
3 194	Account holder number	C	an..35	R	<Bank account number>
3 192	Account holder name	C	an..35	O	<Credit account holder name>
3 192	Account holder name	C	an..35	O	<Credit account holder name>
6 345	Currency, coded	C	an..3	N	
C088	INSTITUTION IDENTIFICATION	C		D	
3 433	Institution name identification	C	an..11	A	<SWIFT address>
1 131	Code list qualifier	C	an..3	D	25 Bank identification
3 055	Code list responsible agency, coded	C	an..3	D	17 SWIFT
3 434	Institution branch number	C	an..17	D	<Bank clearing code>
1 131	Code list qualifier	C	an..3	D	154 Bank branch sorting identification 43 CHIPS Participant Identifier* 44 CHIPS Universal Identifier*
3 055	Code list responsible agency, coded	C	an..3	D	See table below
3 432	Institution name	C	an..70	O	<Name>
3 436	Institution branch place	C	an..70	O	<Place>
3 207	COUNTRY, CODED	C	an..3	A	<Country code>

\* Can only be used with code 240 in element 3055.

Examples:

International and domestic payment to Germany – using IBAN format:  
FII+BF+DE12345678901234567890:Otto Klein AG+BYLADEMM:25:17'

BACS payment in Great Britain:  
FII+BF+12345678:Liptons LTD+:::309374:154:133+GB'

Domestic Russian payment  
FII+BF+47071234567890123456:Russian food+:::044583990:154:267:Nordea Bank Russia  
:Moscow+RU'

<b>Bank clearing code type</b>	<b>Country</b>	<b>Code list agency (3055)</b>
Austrian Bankleitzahl	AT	137
Australian Bank State Branch Code (BSB)	AU	ZAU
Canadian Payments Association Payment Routing Number	CA	170
Swiss clearing code (BC Code)*	CH	121
German Bankleitzahl	DE	131
Spanish Domestic Interbanking Code	ES	275
UK Domestic Sort Code	GB	133
Hellenic Bank Identification Code	GR	ZGR
Hong Kong Bank Code	HK	ZHK
Irish National Clearing Code	IE	901, ZIE
Indian Financial System Code	IN	ZIN
Italian Domestic Identification Code	IT	119
New Zealand National Clearing Code	NZ	ZNZ
Polish National Clearing Code	PL	ZPL
Portuguese National Clearing Code	PT	202
Russian Central Bank Identification Code*	RU	267
United States Routing Number (Fedwire, NACHA)	US	19
CHIPS (Clearing House Interbank Payment Systems)*	US	240
South African National Clearing Code	ZA	ZZA

\* Can only be used when no SWIFT address is used, but name and place of bank is used instead.

## Segment group 13 (D1)

Function: A group of segments identifying the name and address of Beneficiary.

### NAD – Name and address (M1)

### Segment group 13

Function: A segment identifying the name and address of the non-financial institutions associated with the payment on Beneficiary's side.

Use: This segment identifies the Beneficiary (BE). It also identifies, for Great Britain, the ordering Customer (OY) for each individual transaction, if ordering Customer differs from account holder name in SG6.

For payment via money order (cheque) or when advice is to be sent by mail to the Beneficiary, the address of the Beneficiary must be stated in addition to Beneficiary's name.

Unstructured name and address (C058) should be used instead of structured name and address. If no unstructured name and address are present, the structured address will be mapped, according to rules set by Nordea, into four address lines to fit the format for relevant payments.

When unstructured address is used, country code (3207) will not be processed as part of address information, i.e. country code should also be entered in C058.

Element 3039 Beneficiary Customer Number may only be used for Russia.

**NOTE: If account holder name is not specified in FII, name of beneficiary is mandatory in this segment.**

#### *Great Britain:*

For domestic BACS payments beneficiary name (BE) may only consist of 18 characters. Ordering customer (OY), if different from account holder, maybe used.

#### *Russia:*

For domestic payments in RUB, INN (Taxpayer Identification Number) must be stated in element 3039. The INN number consists of either 10 or 12 digits. For domestic payments in RUB to tax and other official authorities, an additional tax authority identification (KPP) must be stated. The KPP number consists of 9 digits. When both INN and KPP numbers are used the numbers should be separated with a "dot" in element 3039. Note: If structured name and address are used, only name (element C080 first two occurrences of 3036) will be processed.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BE Beneficiary OY Ordering customer
C082	PARTY IDENTIFICATION DETAILS	C		D	
3 039	Party id. identification	M	an..35	R	<Beneficiary Customer Number>
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C058	NAME AND ADDRESS	C		D	
3 124	Name and address line	M	an..35	M	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	O	<Name & address>
3 124	Name and address line	C	an..35	N	
C080	PARTY NAME	C		D	
3036	Party name	M	an..35	M	<Name>
3036	Party name	C	an..35	O	<Name>
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3036	Party name	C	an..35	N	
3045	Party name format, coded	C	an..3	N	
C059	STREET	C		D	
3 042	Street and number/p.o. box	M	an..35	M	<Street>
3 042	Street and number/p.o. box	C	an..35	N	
3 042	Street and number/p.o. box	C	an..35	N	
3 042	Street and number/p.o. box	C	an..35	N	
3 164	CITY NAME	C	an..35	D	<City>
3 229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	D	<Postcode>
3 207	COUNTRY, CODED	C	an..3	D	<Country>

Example:

Beneficiary Great Britain (BACS payment):  
NAD+BE++British Broadcast'

Beneficiary Germany:  
NAD+BE++Otto Klein AG:Schillerstrasse 15:Talsenke:DE 49123 Wuppertal'

Beneficiary in Russia incl. INN number:  
NAD+BE+INN7744001258+Name'

Beneficiary in Russia incl. both INN and KPP number:  
NAD+BE+INN7744001258.KPP123456789+Name'

## Segment group 16 (O1)

**Function:** A group of segments containing the details of payment. The content of these segments is passed through the banking chain from the Ordering customer to the Beneficiary.

**Use:** This segment group may contain information from the Ordering Customer to the Beneficiary.

### PRC - Process identification (M1)

### Segment group 16

**Function:** A segment identifying the kind of payment details.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C242	PROCESS TYPE AND DESCRIPTION	M		M	
7 187	Process type identification	M	an..17	M	11 Processing of unstructured information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 186	Process type	C	an..35	N	
7 186	Process type	C	an..35	N	

**Example:** PRC+11'

## FTX - Free text (O1)

## Segment group 16

**Function:** A segment providing free text instruction relating to the payment details.

**Use:** For international payments only two lines of text (2 \* 70 characters) can be used. For international payments from Russia only 130 characters of free text may be used. If less or more than two lines of text can be used for domestic payments, this is specified in the separate description per country below.  
Exceeding occurrences or characters in FTX will be ignored.

### Great Britain:

For BACS payments only 18 characters may be used. For all other domestic payment types, two lines (2 \* 70 characters) may be used.

**Poland:** For Corporate Tax Payments and Social Tax Payments – specific information in FTX is mandatory.

For Tax Payments the following information should always be stated:

- NIP-Polish individual taxation number
- Current year
- Periodicity
- Declaration month
- Type of declaration

**Russia:** For domestic payments in Russia 200 characters of free text can be used. Please note that Russia has strict requirements for the content of the payment details.

**Note: The RFF AFO reference and the FTX segment are mutually exclusive. This means that if RFF AFO is used this segment will not be processed.**

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	PMD Payment details/-remittance information
4 453	TEXT FUNCTION, CODED	C	an..3	N	
C107	TEXT REFERENCE	C		N	
4 441	Free text, coded	M	an..3		
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
C108	TEXT LITERAL	C		R	
4 440	Free text	M	an..70	M	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	O	<Text>
4 440	Free text	C	an..70	N	
4 440	Free text	C	an..70	N	
3 453	LANGUAGE, CODED	C	an..3	N	

**Example:** FTX+PMD+++Invoice 06-928, 2006-09-03'



## UNT - Message trailer (M1)

**Function:**     A service segment ending a Message, giving the total number of segments in the Message and the control reference number of the Message.

**Use:**           The control reference number in element 0062 must be the same as in UNH, and the total number of segments in the Message, including UNH- and UNT-segments, must be stated in element 0074. The segment is used to verify a correctly transmitted Message.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
0074	NUMBER OF SEGMENTS IN A MESSAGE	M	n..6	M	Total number of segments in the Message
0062	MESSAGE REFERENCE NUMBER	M	an..14	M	Message reference no

**Example:**     UNT+20+1'