

Implementation Guideline for PAYMUL Nordic and Baltic

Corporate eGateway

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1 Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of the Nordea Group (hereinafter also referred to as “Nordea”).

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 Group’s homepage:
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 with 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*. 6th 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 formats and transmits the instructions to ordered banks in the different countries.

This implementation guide describes domestic and international low and high value payments in the Nordic and Baltic countries. 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.

For a full understanding of the use of the multiple payment order Message we refer to document:

- "Functional Specification for Payments"
- "Message flow and use of EDIFACT "

Types of domestic payments allowed for the Nordic and Baltic countries

Denmark

- ♦ Easy account (NemKonto) payments (low value)
- ♦ Payment to account – Standard credit transfer (low value)
- ♦ Payment to account – Same-day credit transfer (low value)
- ♦ Payment via transfer form (low value)
- ♦ Payment to money order (domestic cheque) (low value)
- ♦ Salary payment (payment to account) (low value)
- ♦ Pension payment (payment to account) (low value)
- ♦ Same day value payment (domestic SWIFT) (high value)
- ♦ Financial payment (domestic SWIFT) (high value)
- ♦ Intercompany payment (domestic SWIFT) (high value)

Estonia

- ♦ Payment to account (low value)
- ♦ Salary payment (low value)
- ♦ Pension payment (low value)
- ♦ Express payment (high value)

Finland

- ♦ Payment to account (low value)
- ♦ Salary payment (payment to account) (low value)
- ♦ Pension payment (payment to account) (low value)
- ♦ Payment to money order (payment advice) (low value)
- ♦ Same day value payment (high value)
- ♦ Financial payment (high value)
- ♦ Intercompany payment within Nordea (high value)

Latvia

- ♦ Payment to account (low value)
- ♦ Salary payment (low value)
- ♦ Pension payment (low value)
- ♦ Express payment (high value)

Lithuania

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

Norway

- ♦ Payment to account (low value)
- ♦ Payment to money order (payment advice) (low value)
- ♦ Salary payment (payment to account) (low value)
- ♦ Pension payment (payment to account) (low value)
- ♦ Same day value payment (domestic SWIFT) (high value)
- ♦ Financial payment (domestic SWIFT) (high value)
- ♦ Intercompany payment (domestic SWIFT) (high value)

Sweden Bankgiro

- ♦ Payment, to bankgiro (low value)
- ♦ Payment, to account (low value)
- ♦ Payment, to money order (payment advice) (low value)
- ♦ Salary payment (payment to account) (low value)

Sweden PlusGiro

- ♦ Payment, to PlusGiro or bankgiro (low value)
- ♦ Payment to account (low value)
- ♦ Payment to money order (payment advice) (low value)
- ♦ Salary payment (payment to account) (low value)
- ♦ Pension payment (payment to account) (low value)

Sweden Nordea bank – from Nordea account or PlusGiro account

- ♦ Same day value payment (domestic via STOK) (high value)
- ♦ Financial payment (domestic SWIFT) (high value)
- ♦ Intercompany payment (domestic SWIFT) (high value)

Types of **international** (cross-border) payments allowed for the Nordic and Baltic countries

- ♦ Ordinary payment (low value)
- ♦ Payment to money order (cheque) (low value) (except Baltic countries)
- ♦ EU-payment (Note: ordinary payment, not separately identified) (low value)
- ♦ Intercompany payment (high value)
- ♦ Express payment (high value)
- ♦ Same day value payment (high value)
- ♦ Financial payment (high value) (except Baltic countries)

Note: International and high value payments from Sweden cannot be made from a bankgiro number!

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 and DEBMUL and in FINSTA for Nordic countries when no detail transactions are chosen in FINSTA.
Customer reference (Credit order reference)	SG11, RFF "CR"	Unique ordering Customer transaction reference (i.e. verification number) Will be returned in BANSTA, DEBMUL and FINSTA. Note: Will not be sent further than Corporate eGateway.

Note: Duplicate check will be made on Message sender in UNB and on RFF "CR". A special agreement can be made with Nordea to send NAD "ZZZ" (see below) in which case duplicate check will instead be made on Message sender, NAD "ZZZ" and RFF "CR".

Note: The interchange number must (like for all other message types) always be unique.

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 Corporate eGateway, but will be sent to beneficiary.
Reference to account statement	SG11, RFF "AGN"	An optional reference that will be presented on the beneficiary's account statement.
SEPA end-to-end reference	SG11, RFF "PQ"	End-to-end identification. Will be sent to beneficiary for payments from Finland, Estonia, Latvia, Lithuania and for international SEPA payments.
Beneficiary's reference (Credit order reference)	SG17, DOC	Beneficiary transaction reference (i.e. invoice or OCR number). Can be used when multiple detail level transactions exist for a payment, but only for payments from Norway, Finland or Sweden. Will not be returned from Corporate eGateway, but will be sent to beneficiary.

Free text reference SG16, FTX A free text segment that can be used when multiple references exist, and DOC cannot be used.

Identification of parties

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

Reference type	Position in Message	Description
If service bureau used	SG3, NAD "OF"	Service Bureau's Customer number.
Debit account holder	SG6, FII "OR"	Debit account holder.
Ordering Customer	SG7, NAD "OY" or SG13, NAD "OY"	Company which initiates the payments to the beneficiary, i.e. which 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"	Company which the ordering Customer issues a payment to, i.e. which 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 Nordic domestic 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	
UNH Message header	M1	M1	
BGM Beginning of Message	M1	M1	
DTM Date/time/period	M1	M1	
BUS Business function	C1	0	
----- Segment group 1 -----	C2	0-----+	
RFF Reference	M1	0	
DTM Date/time/period	C1	0-----+	
----- Segment group 2 -----	C5	0-----+	
FII Financial institution information	M1	0	
CTA Contact information	C1	0	
COM Communication contact	C5	0-----+	
----- Segment group 3 -----	C3	D1-----+	
NAD Name and address	M1	M1	
CTA Contact information	C1	0	
COM Communication contact	C5	0-----+	
----- Segment group 4 -----	M9999	M9999 -----+	
LIN Line item	M1	M1	
DTM Date/time/period	C1	R1	
RFF Reference	C2	R1	
BUS Business function	C1	R1	
FCA Financial charges allocation	C1	0	
----- Segment group 5 -----	C1	R1-----+	
MOA Monetary amount	M1	M1	
CUX Currencies	C1	0	
DTM Date/time/period	C2	0	
RFF Reference	C1	0-----+	
----- Segment group 6 -----	M1	M1 -----+	
FII Financial institution information	M1	M1	
CTA Contact information	C1	0	
COM Communication contact	C5	0-----+	
----- Segment group 7 -----	C3	D2-----+	
NAD Name and address	M1	M1	
CTA Contact information	C1	0	
COM Communication contact	C5	0-----+	

		Status/Repeats		
Tag	Name	EDIFACT	Nordea	Loop
----- Segment group 8 -----				
INP	Parties to instruction	C1	0	-----+
FTX	Free text	M1	0	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0	-----+
----- Segment group 9 -----				
GIS	General indicator	C10	0	-----+
MOA	Monetary amount	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	C1	0	-----+
PRC	Process identification	M1	0	
FTX	Free text	M1	0	-----+
----- Segment group 11 -----				
		M9999	M9999	-----+
SEQ	Sequence details	M1	M1	
MOA	Monetary amount	M1	M1	
DTM	Date/time/period	C1	0	
RFF	Reference	C3	R3	
PAI	Payment instructions	C1	D1	
FCA	Financial charges allocation	C1	D1	
----- Segment group 12 -----				
		C3	D2	-----+
FII	Financial institution information	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 13 -----				
		C3	D2	-----+
NAD	Name and address	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0	-----+
----- Segment group 14 -----				
		C3	D1	-----+
INP	Parties to instruction	M1	M1	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0	-----+
----- Segment group 15 -----				
		C10	D1	-----+
GIS	General indicator	M1	M1	
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	R1	-----+

Tag	Name	Status/Repeats EDIFACT Nordea	Loop
----- Segment group 16 -----			
PRC	Process identification	C1 O1	-----+
FTX	Free text	M1 M1	
		C5 D5	
----- Segment group 17 -----			
DOC	Document/Message details	C9999 D9999	-----+
MOA	Monetary amount	M1 M1	
DTM	Date/time/period	C5 R1	
		C5 D1	
RFF	Reference	C5 0	
NAD	Name and address	C2 0	
----- Segment group 18 -----			
CUX	Currencies	C5 0	-----+
DTM	Date/time/period	M1 0	
		C1 0	-----+
----- Segment group 19 -----			
AJT	Adjustment details	C100 0	-----+
MOA	Monetary amount	M1 0	
RFF	Reference	M1 0	
FTX	Free text	C1 0	
		C5 0	-----+
----- Segment group 20 -----			
DLI	Document line identification	C1000 0	-----+
MOA	Monetary amount	M1 0	
PIA	Additional product id	M5 0	
DTM	Date/time/period	C5 0	
		C5 0	
----- Segment group 21 -----			
CUX	Currencies	C5 0	-----+
DTM	Date/time/period	M1 0	
		C1 0	-----+
----- Segment group 22 -----			
AJT	Adjustment details	C10 0	-----+
MOA	Monetary amount	M1 0	
RFF	Reference	M1 0	
FTX	Free text	C1 0	
		C5 0	-----+
----- Segment group 23 -----			
GIS	General indicator	C1 D1	-----+
MOA	Monetary amount	M1 M1	
		C5 0	-----+
CNT	Control total	C5 0	
----- Segment group 24 -----			
AUT	Authentication result	C5 0	-----+
DTM	Date/time/period	M1 0	
UNT	Message trailer	C1 0	-----+
		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	RESPONSE 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.

Note: For international and high value payments segment group 4 is only allowed 999 times within one PAYMUL, except for Baltic countries, Denmark, Finland and Norway.

Use: One B level (segment group 4) may contain either domestic or international payments. One B level may contain one debit account, one payment date and one currency.

Note: All credit transactions (C levels) for the same debit account, payment date and currency must be stated under the same B level!

Salary and Pension payments may not be mixed with other payment types in one B level.

High value payments may not be mixed with other payment types in one B level.

Note: Domestic payment to money order (cheque) for Denmark and international payment to money order (cheque) for Finland may only contain one C-level (SEQ) per B-level (LIN).

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.

Use: Qualifier "203" **must** always be used for all payment types and countries except for salary/pension payments from Sweden via Bankgiro.

Sweden

Bankgiro: Payment date for Salary & Pension payments is, due to local clearing habits, always interpreted as the date when funds must be available on the beneficiary's account. For this purpose either qualifier "140" or "203" may be used.

Note: Irrespectively of which qualifier is used, actual execution date will always be "back-valuated" according to local rules within Sweden Bankgiro.

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 140 Payment due 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 payment order number will be returned in the BANSTA and DEBMUL Messages. For FINSTA Messages without matched detail transactions it will also be returned in FINSTA, except for PlusGiro accounts in Sweden.

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 payments on C level are domestic or international. It is also used to specify whether the payments on C level are high value payments, salary payments or pension payments.

High value payments cover the payment types “Express payment”, “Financial payment”, “Intercompany payment” and “Same Day Value payment”. For these payment types element 4025 must contain “ZFI”. **Note:** Element 4383 may not be used for high value payments.

For payment type “Salary payment” element 3279 must contain DO and element 4025 must contain “SAL”. For payment type “Pension payment” element 3279 must contain DO and element 4025 must contain “PEN”.

Sweden: For low value PlusGiro payments element 3279 must contain DO and element 4383 must contain “PGI”.

Note: For high value payment element 4383 must be left blank!

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 PEN Pension 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	PGI PlusGiro payment
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	

Examples:

PlusGiro payment Sweden:

BUS++DO++PGI'

Salary payment:

BUS+1:SAL+DO'

Domestic Same Day value payment

BUS+1:ZFI+DO'

International intercompany payment

BUS+1:ZFI+IN'

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.

For domestic payments valid values for currency code are DKK for Denmark, EUR for Estonia, EUR for Finland, EUR for Latvia, EUR for Lithuania, NOK for Norway, and SEK or EUR for Sweden. If the currency code is missing, even though it is required, the local currency is assumed for each country.

Sweden: Zero amounts are allowed for both Bankgiro and PlusGiro payments. PlusGiro payments to a bankgiro number and for payments to account (both Bankgiro & PlusGiro), only currency SEK may be used.

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		M	
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+9:1500.50:DKK'

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/bankgiro number, account currency and the Debit account holder.

Country code, account number and SWIFT address must always be present for the ordered bank. If neither SWIFT address nor country code are present the PAYMUL Message will not be processed.

Bank account numbers (3194) can consist of BBAN (digits only), or IBAN (except for Bankgiro payments Sweden). See examples for account numbers below.

Account currency is required for Sweden for international and high value payments, but optional for domestic payments.

Baltic: Bank account numbers must be structured according to following formats:

Estonia: Bank account number must be IBAN 20 characters (EE+18 digits)

Latvia: Bank account number must be IBAN 21 characters (LV+19 characters)

Lithuania: Bank account number must be IBAN 20 characters (LT+18 digits)

Denmark: Bank account number must be 14 digits or IBAN 18 characters (DK+16 digits). If BBAN is used (14 characters) the first 4 digits of the bank account number must be the bank registration number. The last 10 digits must be the account number. If the bank registration number is shorter than 4 digits or the account number is shorter than 10 digits, it must be right aligned and padded with leading zeroes.

Finland: Bank account number must always be in IBAN format. IBAN account number in Finland consists of 18 characters, (FI +16 digits).

Norway: Bank account number must be 11 digits or IBAN 15 characters (NO+13 digits).

Sweden: For payments from Bankgiro, bankgiro number must be used. Bankgiro number must consist of 7 or 8 digits. Clearing code is not used. IBAN account structure doesn't exist for Bankgiro.

For payments from PlusGiro, the PlusGiro account number must be minimum 2 and maximum 8 digits (clearing code is not used) or IBAN 24 characters (SE+22 digits).

For international and high value payments, only Nordea bank and/or PlusGiro account may be used. Nordea bank account number must be 11 digits or IBAN 24 characters (SE+22 digits). If BBAN (11 digits) the first 4 digits of the bank account number must be the clearing code. Account currency must be stated.

Note: International and high value payments can not be made from bankgiro number.

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 or bankgiro number>
3 192	Account holder name	C	an..35	R	<Debit account holder name>
3 192	<i>Account holder name</i>	C	an..35	N	
6 345	Currency, coded	C	an..3	D	<Debit account currency>
C088	INSTITUTION IDENTIFICATION	C		R	
3 433	Institution name identification	C	an..11	R	<SWIFT address for Ordered bank> Nordea Bank Denmark = NDEADKKK Nordea Bank Estonia = NDEAEE2X Nordea Bank Finland = NDEAFIHH Nordea Bank Latvia = NDEALV2X Nordea Bank Lithuania = NDEALT2X Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS
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> DK=Denmark EE=Estonia FI=Finland LV=Latvia LT=Lithuania NO=Norway SE=Sweden

Example:

Debit an account in Norway:
FII+OR+97804503521:Telenor+NDEANOKK:25:17+NO'

Debit a bankgiro or PlusGiro in Sweden:
FII+OR+4821020:Telia+NDEASESS:25:17+SE'

Debit an account in Denmark:
FII+OR+21318104944337:Teledanmark+NDEADKKK:25:17+DK'

Debit an account in Sweden (international and high value payments only):
FII+OR+30011054321:Telia::SEK+NDEASESS:25:17+SE'

Debit an account in Finland:
FII+OR+FI2112345600000785:Fidenta+NDEAFIHH:25:17+FI'

Segment group 7 (D2)

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 identifies the ordering Customer, if ordering Customer differs from Account Holder name in SG6. Ordering Customer in this segment will then be stated for all credit transactions. If ordering Customer differs from Account Holder name for individual credit transactions, it is then stated in each credit transaction in SG13, but not on this level.

Exception: For payments in Finland and domestic payments in Baltic countries this segment is mandatory for ordering Customer (OY).

The use of the segment for “Internal Customer identification” (ZZZ) must be agreed with Nordea. Only the ordering Customer number (3039) is used for this segment. It 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.

Baltic: For all payments the service code given by Nordea must be stated in ordering Customer number (3039) in NAD “OY”. In addition payor’s name (3036) can be used.

Denmark: NAD OY not used for salary and pension payments and payments via transfer form (except for form type A01 and A73). For other payment types only payor’s name (3036) may be used.

Finland: For all payments the service code given by Nordea must be stated in ordering Customer number (3039). In addition payor’s name (3036) can be used.

Sweden: NAD “OY” not used. For payments from bank- or PlusGiro ordering customer will be identified from bankgiro number or PlusGiro bank account number.

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payments: “NAD OY” not used for international and high value payments, except for Finland and Baltic countries where it is mandatory. Ordering customer can be identified in segment group 13.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	OY Ordering customer ZZZ Internal Customer identification
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	<Ordering Customer 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 IDENTIFICATION	C	an..9	N	
3 251	POSTCODE IDENTIFICATION	C	an..9	N	
3 207	COUNTRY, CODED	C	an..3	N	

Example Finland:
NAD+OY+102030405'

Example Denmark:
NAD+OY+++ABC Company AS'

Example Internal Customer identification:NAD+ZZZ+1234567890'

Segment group 11 (M9999)

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

Note: For international and high value payments segment group 11 is only allowed 999 times within segment group 4, except for Baltic countries, Denmark, Finland and Norway.

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).

Use: Amount must always be greater than zero for all domestic and international payments. The only exceptions to this rule are Bankgiro and PlusGiro payments Sweden that include credit notes, in which case the amount can be zero. For payments to account (both Bankgiro & PlusGiro) only currency SEK may be used.

Negative amounts are not allowed for any country or payment type.

Note: If the DOC group is used this amount must be the total amount of all amounts on DOC level.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		M	
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 (R3)

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) must be unique. It will be returned in the status reports (BANSTA). For customers that receive detail transactions in the financial statement report (FINSTA), the Customer reference will be returned in the financial statement report. For customers that receive detail transactions in separate debit advice (DEBMUL) the Customer reference will be returned in debit advice, but not in FINSTA. The Customer reference number may be used for reconciliation purposes in ordering customer's accounts payable ledger.

Note that detail transactions for international and high value payments will be returned in FINSTA. In DEBMUL they can only be returned for the Nordic countries.

AFO – *Beneficiary's reference* (reference number - OCR, KID, FIK, or invoice number) will be forwarded to Beneficiary and may be used for reconciliation purposes in Beneficiary's accounts receivable ledger.

Note: The AFO reference and the FTX segment are mutually exclusive with the exception of payment via transfer form for Denmark when transfer form A75 is used, and for domestic payments from the Baltic countries.

The AFO reference and segment group 17 (DOC) are always mutually exclusive.

AGN – *Reference quoted on statement* will be presented on Beneficiary's account statement. This reference may only be used for domestic payments in Denmark and Sweden.

PQ – SEPA end to end reference will be forwarded to beneficiary. This reference will be processed for all international payments in the Nordic and Baltic countries. For Finland and Baltics this reference is expected for all SEPA payments, including domestic.

Baltic: The AFO reference can only be used for Estonia with a maximum of 20 positions numeric.

The PQ reference (SEPA End-to-End reference) is expected for all payments from Baltics – both within Baltics and for payments to the EU/EES area. If RFF PQ is missing, the RFF CR reference will be forwarded in its place.

For International payments max.30 characters of End-to-End reference are forwarded. Limitation does not apply for SEPA payments.

Denmark: RFF AFO may be used for payment via transfer form (FIK/Giro). The AFO reference must be 16 positions numeric for form type A04, A15 and A75, and 15 positions numeric for form type A71. For form type A01 and A73 this reference may not be used, but instead FTX can be used. Reference numbers will only be processed if sent in AFO reference.

RFF AFO may also be used for RF creditor reference in Standard credit transfer and Same-day credit transfer. If RF creditor reference is used, then RFF+AGN and FTX+PMD cannot be used.

RFF AGN may only be used for payment to account when no advice is to be sent, i.e. without the INP segment present, but not for salary and pension payments. The RFF AGN reference may be maximum 20 characters long.

Finland: The AFO reference may only be used for reference payments. Maximum 20 positions can be used. The reference must be numeric. For Salary and pension payments RFF AFO can not be used.

The PQ (SEPA End-to-End reference) reference is expected for all payments from Finland – both within Finland and for payments to the EU/EES area. If RFF PQ is missing, the RFF CR reference will be forwarded in its place.
For International payments max. 30 characters of End-to-End reference are forwarded. Limitation does not apply for SEPA payments.

Norway: The AFO reference may only be used for reference (KID) payments. Reference numbers will only be processed as KID if sent in RFF AFO, or in DOC segment with qualifier YW3.

Sweden: The AFO reference may be maximum 25 positions long.

For bankgiro payments OCR references will only be processed as OCR if sent in RFF AFO, or in DOC segment with qualifier YW3. RFF AFO can also be used for other references than OCR references (e.g. invoice number). **Note: RFF AFO may not be used for “Payment to account” (including salary payments).**

RFF AGN may only be used for “Payment to account” (including salary payments). The RFF AGN reference may be maximum 12 characters long.

For PlusGiro payments the AFO reference may only be used for OCR payments, this is valid for OCR payments to both a PlusGiro account and a bankgiro number. The OCR reference must be numeric.

RFF AGN may only be used for payment type “Payment to account”, 12 characters can be used. NOTE: If FTX is used RFF AGN will not be forwarded.

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payments: For international and high value payments the AFO reference may be maximum 16 characters long!

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 AGN Reference quoted on statement PQ Originators SEPA reference
1 154	Reference number	C	an..35	R	<Reference>

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<i>1 156</i>	<i>Line number</i>	<i>C</i>	<i>an..6</i>	<i>N</i>	
<i>4 000</i>	<i>Reference version number</i>	<i>C</i>	<i>an..35</i>	<i>N</i>	

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.

Use: The segment will determine type of payment by code stated in 4461. Valid payment types per country are listed in chapter 3.

Note: This segment should not be used for Salary or Pension payments, since these are already defined in BUS at B level!

Baltic: This segment is to be used for payment type “Express payment”. **If this segment is not used the payment will be regarded as “Payment to account”.**

Denmark: This segment is to be used for payment types “Payment via transfer form”, “Payment to money order (domestic cheque)”, “Same Day Value payment“, “Financial payment”, “Payment to account – Same-day credit transfer” and “Intercompany payment”. For “Payment via transfer form” element 4461 must contain code “IBK” and element 4435 will specify the form type. **If this segment is not used the payment will be regarded as “Payment to account”.**

Note: “Domestic payment to money order (cheque)” must be sent on a separate B level for each payment, see instruction under segment group 4.

Finland: This segment is to be used for payment type “Payment to money order”, “Tax payment”, “Same Day Value payment”, “Financial payment” and “Intercompany payment within Nordea”. **If this segment is not used the payment will be regarded as “Payment to account”.**

Norway: This segment is to be used for payment types “Payment to money order”, “Same Day Value payment“, “Financial payment” and “Intercompany payment”. **If this segment is not used the payment will be regarded as “Payment to account”.**

Sweden: This segment is to be used for payment types “Payment to money order”, “Payment to account”, “Payment from PlusGiro to bankgiro”, “Same Day Value payment”, “Financial payment” and “Intercompany payment”. **If this segment is not used the payment will be regarded as “Payment from bankgiro to bankgiro” or “Payment from PlusGiro to PlusGiro” depending on segment BUS on B level.**

International

payments: This segment is to be used for payment types “Payment to money order (Cheque)”, “Intercompany payment”, “Express payment”, “Same Day Value payment“ and “Financial payment”. **If this segment is not used the payment will be regarded as “Ordinary payment to account”.**

Note: “Payment to money order” for international payments may only be used for Denmark, Finland, Norway and Sweden.

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	<Code> 42 Payment to account (SE) Payment to account – Same-day credit transfer (DK) 10 In cash (Payment to money order/cheque) IBK Payment via transfer form (DK) Z1 Intercompany payment Z2 Express payment 9 National clearing, PG to BG (SE) 52 Same Day Value payment 53 Financial 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	D	A01, A04, A15, A71, A73 or A75 Form type

Examples:

Payment to money order:

PAI+::10'

Sweden – payment to account:

PAI+::42'

Denmark – payment via transfer form:

PAI+::IBK::A73'

International intercompany payment:

PAI+::Z1'

FCA – Financial charges allocation (D1)

Segment group 11

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

Use: This segment is only used for international and high value payments, and is then required.

NOTE: If the segment is missing, even though it is required, code “14” will be stated by Nordea as default.

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 (D2)

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/bankgiro number. Optionally the credit account holder is identified. The segment can also be used to identify an intermediary bank.

Beneficiary account is mandatory for all payment types except for "Payments to money order" (with the exception of Finland as specified below), and "Financial payment".

FII – Financial Institution Information (M1)

Segment group 12

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

Use: Bank account numbers for domestic payments in the Nordic countries (3194) can consist of BBAN (digits only), or IBAN (except for low value payments Sweden). See examples for account numbers below. Bank clearing code (elements 3434, 1131 and 3055) may only be used with international payments.

Baltic: Bank account numbers for domestic payments must be structured as following:
Estonia: Bank account number must be given in IBAN format, (EE+18 digits).
Latvia: Bank account numbers must be given in IBAN format. (LV+19 characters)
Lithuania: Bank account numbers must be given in IBAN format. (LT+18 digits)

SWIFT address must be correct if present and is mandatory for payments outside Baltics.

Denmark: For payment via transfer form element 3194 is used for creditor number / giro number. The creditor number must be 8 digits and start with "8" (8xxxxxxx). If giro number is shorter than 8 digits it must be right aligned and padded with leading zeroes.

For payment to account element 3194 is used for bank account number. Bank account number must be either a) BBAN (14 digits, where the first 4 digits of the bank account number must be the bank registration number), or b) IBAN. For BBAN account numbers, if the bank registration number is shorter than 4 digits, it must be right aligned and padded with leading zeroes. The last 10 digits must be the account number. If the account number is shorter than 10 digits it must be right aligned and padded with leading zeroes.

For Easy Account payments element 3194 is used for either Social Security number (10 digits with qualifier NKC) or Central Business Register no. (8 digits with qualifier NKV).

Finland: Bank account number must be in IBAN format for all payments within Finland and for all SEPA payments within the EU/EES area. IBAN account number in Finland consists of 18 characters, FI + 16 digits.

SWIFT address must be correct if present and is mandatory for payments outside Finland, except for SEPA payments

For payment to money order a special account number in IBAN format provided by Nordea must be used.

Norway: Bank account number must be either a) BBAN (11 digits), or b) IBAN.

Sweden: Payments from **bankgiro**:

For payment to bankgiro the bankgiro number must consist of 7 or 8 digits. Clearing code is not used.

For payments to account either local bank account structure (BBAN) or IBAN may be used.

For local bank account structure (BBAN), bank account number (3194) must include a 4 digit clearing code, must not exceed 16 digits, and must be minimum 11 digits including clearing code. (For NB Personal accounts (Personkonto), the clearing code is always “3300”).

Payments from **PlusGiro**:

For payments from PlusGiro to bankgiro the bankgiro number must consist of 7 or 8 digits. Clearing code is not used.

For payments to a bank account the account number must be either a) BBAN, or b) IBAN.

When using BBAN, the following rules applies:

For payments to PlusGiro the PlusGiro bank account number must be minimum 2 and maximum 8 digits. Clearing code is not used.

For payments to a Swedbank account where the clearing code starts with 8, the clearing code must be 5 digits. The account number may consist of maximum 10 digits, so including the clearing code these account numbers may not exceed 15 digits.

For all other payments to account, bank account number (3194) must include a 4 digit clearing code. Bank account number must not exceed 14 digits, and must be minimum 11 digits including clearing code. (For NB Personal accounts (Personkonto), the clearing code is always “3300”).

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SWIFT address (3433) is required for international and high value payments if it exists. 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.

Intermediary bank (3035=I1) is only used for international and high value payments, when applicable. **Note:** Not allowed for Finland and Baltics. Only the Swift code of the bank is used.

Note: For Denmark, Finland and Baltics, if name and place of bank is used, country code is mandatory.

Bank clearing codes must be used for countries where these are required. Bank clearing code types, with respective value to be used in element (3055) following the bank clearing code, are stated in a table below the examples.

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

Use of Bank clearing codes for Denmark:

Only used for International payments to Australia, Canada, India, New Zealand, South Africa and USA.

Only valid codes and Bank clearing codes will be forwarded.

Note: International and high value payments to Sweden, may not be made to a bankgiro number.

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 NKC Social Security Number (DK) NKV Central Business Register no(DK).
C078	ACCOUNT IDENTIFICATION	C		D	
3 194	Account holder number	C	an..35	R	<Bank account number/bankgiro number>
3 192	Account holder name	C	an..35	O	<Credit account holder name>
3 192	Account holder name	C	an..35	N	
6 345	Currency, coded	C	an..3	N	
C088	INSTITUTION IDENTIFICATION	C		D	
3 433	Institution name identification	C	an..11	D	<SWIFT address>
1 131	Code list qualifier	C	an..3	D	25 or 154 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	25 or 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	D	<Name>
3 436	Institution branch place	C	an..70	D	<Place>
3 207	COUNTRY, CODED	C	an..3	D	<Country code>

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

Examples Domestic payments:

Credit beneficiary's account in Norway:

FII+BF+60030703622:Telenor'

Credit beneficiary's account in Denmark:

(payment to account):

FII+BF+21310810494433:Teledanmark'

Credit creditor in Denmark

(payment via transfer form):

FII+BF+80882839'

Example cross border payments:
Beneficiary's bank in Germany:
FIH+BF+DE75380500000108605346:Otto Klein AG+BYLADEMM:25:17'

Bank clearing code type	Country	Code list agency (3055)
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 (D2)

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

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 each individual transaction, the ordering Customer (OY), if ordering Customer differs from account holder name in SG6. If ordering Customer is stated in SG7 that information will overwrite the information given in this segment, except of ID (3039).

For payment via money order (or 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.

Element 3039 can only be used for domestic payments in Denmark and the Baltic countries and for salary and pension payments in Finland, and only with qualifier BE.

Care of address can only be used in NAD BE for payment to money order in Denmark, Finland, Norway and Sweden.

Note: Unstructured name & address (C058) may only be used for international payments and all payments in Baltics.

Note: For Finland and Baltics, if address is used, country code is mandatory.

Baltic: In the Baltic countries Beneficiary's name (element 3036) is mandatory. Name can be maximum 30 characters. Element 3039 can be used for Beneficiary's Legal ID, and can contain maximum 15 characters. Unstructured address (C058) can be used (both for NAD BE and NAD OY). Other elements will not be processed.

If address is used country code is mandatory.

Denmark: For payments to account the ordering customers identification with the Beneficiary can be given in element 3039 with qualifier BE. For payments to account and to money order Beneficiary name and address can be given in structured form. Beneficiary name and address will not be processed for payments via transfer form.

NAD (OY) may be used with name and address in structured form. NAD (OY) will not be processed for salary and pension payments.

If RF-Creditor reference is used for "Payment to account – Same-day credit transfer" and "Payment to account – Standard credit transfer", NAD+ BE C082 3039 cannot be used.

Finland: For payments to money order beneficiary name, street, city, postcode and country are all mandatory.
For SEPA credit transfer beneficiary name is mandatory

If address is used country code is mandatory (both for NAD BE and NAD OY).

Norway: NAD (OY) will not be processed for salary and pension payments.

Sweden: For all payments from bankgiro, NAD (OY) will only be processed as free text towards the beneficiary. For payment to account the NAD (OY) information will only be forwarded if segment INP is present.

NAD (BE) is a prerequisite for payment via money order. For payment to account this information will only be forwarded if segment INP is present. When NAD (BE) is used for payment to money order or for payment to account with INP, then name, city and postcode, within Sweden, are all mandatory.

For payments from PlusGiro NAD (OY) can be used to state a payor different from the account holder for payments to PlusGiro and payments to Bankgiro without OCR and payments to money order. If used both postcode, city and country are mandatory. NAD (BE) will only be processed for payment via money order, and is then mandatory. Name, street, city, postcode and country, within Sweden, are all mandatory.

International and high value

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. However, we recommend that country code is **always** stated in element 3207 for international payments.

Note: For international cheques the Beneficiary address and country code is mandatory.

For NAD (OY) only 3036 or the first 3124 element may be used for Sweden. For Finland and Baltics there are no restrictions, except that country code is mandatory when address is used.

Note 1: If account holder name is not specified in FII, name of beneficiary is mandatory in this segment for international and high value payments.

Note 2: Please be aware of that some countries (ex. Canada) require full name, address and country of the beneficiary, i.e. not only beneficiary account number information. If this is not stated in the payment instruction, the payment might be rejected by beneficiary bank.

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	M	<Identification>
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		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	<Care of address>
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 code>

Example:

Beneficiary Norway:

NAD+BE+++Ivar Berglund AS+Storgaten 2+Oslo++0202+NO'

Sender's identification with beneficiary Denmark:

NAD+BE+5657583344'

Beneficiary Denmark for domestic payment to money order (cheque):

NAD+BE+++DANCORP+Vejen 20+Kobenhavn++1212+DK'

Beneficiary Germany (international payment):

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

Segment group 14 (D1)

Function: A group of segments containing instructions from the ordering customer relating to parties identified in the NAD and FII segments. It specifies action to be taken by the identified parties.

Use: A segment group used to instruct Beneficiary's bank that advice should be sent to the beneficiary.

This segment group can only be used with domestic low value payments for Denmark and Sweden (see FTX in segment group 16 for further information). Segment FTX in segment group 16 is used for text to advice beneficiary.

INP – Parties to instruction (M 1)

Segment group 14

Function: A segment identifying the party originating the instruction and the parties to be contacted.

Use: When this segment is used, beneficiary's bank will advise the beneficiary by CREMUL or by post, depending on agreement between beneficiary and beneficiary's bank.

Sweden: This segment is only used with payments from Bankgiro to account.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C849	PARTIES TO INSTRUCTION	C		R	
3301	Party enacting instruction identification	M	an..17	M	3 Beneficiary's bank
3285	Recipient of the instruction identification	C	an..17	R	11 Creditor
C522	INSTRUCTION	C		R	
4403	Instruction qualifier	M	an..3	M	2 Party instruction
4401	Instruction, coded	C	an..3	R	AD Advice
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
4400	Instruction	C	an..35	N	
C850	STATUS OF INSTRUCTION	C		N	
4405	Status, coded	M	an..3		
3036	Party Name	C	an..35		
1229	ACTION REQUEST/ NOTIFICATION, CODED	C	an..3	N	

Example:
INP+3:11+2:AD'

Segment group 15 (D1)

Function: A group of segments providing information for subsequent use by regulatory authorities.

Use: This segment group is used for central bank or other regulatory reporting for **international** payments from Latvia, Norway and Sweden, and is then mandatory. In addition the segment group can be used for domestic tax payments in Lithuania.

GIS – General indicator (M1)

Segment group 15

Function: A segment identifying what processing should be completed by regulatory authorities.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C529	PROCESSING INDICATOR	M		M	
7 365	Processing indicator, coded	M	an..3	M	10 Declaration requested
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 187	Process type identification	C	an..17	N	

Example: GIS+10'

FTX – Free text (R1)

Segment group 15

Function: A segment giving information in coded or in clear form to provide information relevant to regulatory authorities' requirements.

Norway: For Norway text is mandatory (3rd occurrence of element 4440).

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 451	TEXT SUBJECT QUALIFIER	M	an..3	M	REG Regulatory 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	<Country code>
4 440	Free text	C	an..70	R	<Central bank/tax reporting code>
4 440	Free text	C	an..70	D	<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+REG+++NO:14:Export/import of goods'

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. Exceeding FTX segments or characters in FTX will be ignored.

Note: For payments from PlusGiro this segment group can neither be used for “Salary” nor “Pension” payments, nor can it be used for payments to OCR account or OCR bankgiro.

PRC - Process identification (M1)

Segment group 16

Function: A segment identifying the kind of payment details.

Use: Processing of structured information (8) means that information will only be sent in structured format in the DOC segments, and not in the FTX segment.

Processing of both structured and unstructured information (10) means that both the FTX segment and the DOC segments can be present. **Note:** This is only used for payments from Finland.

Processing of unstructured information (11) means that information will only be sent in the FTX segment, and no DOC segments will be present.

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	8 Processing of structured Information 10 Processing of both structured and unstructured information 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+8'

FTX - Free text (D5)

Segment group 16

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

Use: FTX AEF can only be used for Bankgiro payments in Sweden. See explanation below.

Where less than the maximum occurrences of FTX can be used, it is specified for the separate countries. Exceeding occurrences or characters in FTX will be ignored.

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, with the exception of payment via transfer form for Denmark when transfer form A75 is used and for domestic payments from the Baltic countries.

Also the FTX and the DOC segments are mutually exclusive. If the DOC segment is present FTX will not be processed with exception for Finland.

Baltic:

Only the first two lines (4440) of one FTX segment may be used, meaning maximum 140 characters.

For non-SEPA cross border payments maximum 105 characters can be used. If NAD+OY (ordering customer) is used then only 70 characters can be used.

Denmark: Maximum four (4) occurrences of the FTX segment may be used.

Note: In the Danish clearing each text line will be divided into 2 lines of 35 characters.

For payment to money order (cheque) only two lines of text (2 * 70 characters) in one FTX can be used. This text will be forwarded with the cheque.

If RF-Creditor reference is used for “Payment to account – Same-day credit transfer” and “Payment to account – Standard credit transfer”, FTX+PMD cannot be used.

Note: This segment may not be used for salary or pension payments!

Finland: Only the first two lines (4440) of one FTX segment may be used, meaning maximum 140 characters.

For SEPA payments when more than one occurrence of the DOC segment is used, the FTX segment must be included as well. This is needed to secure that the remittance information reaches the beneficiary. See also Segment group 17.

For non-SEPA cross border payments maximum 105 characters can be used. If NAD+OY (ordering customer) is used then only 70 characters can be used.

Norway: Maximum one (1) occurrence of the FTX segment may be used, occurrences after that will be ignored. This information will be advised to Beneficiary either in electronic Credit advice or by post.

Sweden: **Bankgiro payments:** For payment type “Payment to bankgiro” and “Payment to money order” this information will always be forwarded to Beneficiary. For payment type “Payment to account” this information will only be advised if the INP segment in group 14 is present.

Note: FTX cannot be used for “Salary” payments, nor when information is given in structured format in the DOC segment.

For BGC payments there are two options for text:

“PMD” When FTX PMD is used, all 70 characters of each line will be used to fill the 50 long text fields in BGC’s format, i.e. existing lines will be cut and pasted to fit the smaller format.

“AEF” When FTX AEF is used, only 50 characters may be used in each line. Characters after that will be cut. When converting this text, each text line will be mapped to one of the 50 characters long text fields in BGC’s format.

PlusGiro payments: For payment type “Payment to account” 12 characters can be used. For payment type “Payment to PlusGiro”, “Payment to bankgiro” and “Payment to money order” maximum one (1) occurrence of the FTX segment can be used.

Note: FTX can neither be used for “Salary” nor “Pension” payments, nor can it be used for payments to OCR account or OCR bankgiro, in which case RFF AFO must be used instead.

International and high value

payments: For international and high value payments only two lines of text (2 * 70 characters) in one FTX can be used.

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 AEF Information to the beneficiary
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	D	<Text>
4 440	Free text	C	an..70	D	<Text>
4 440	Free text	C	an..70	D	<Text>
4 440	Free text	C	an..70	D	<Text>
3 453	LANGUAGE, CODED	C	an..3	N	

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Example: FTX+PMD+++Invoice 03-928, 2003-04-03'

Segment group 17 (D9999)

Function: A group of segments providing details of all documents, e.g. invoices, to which the Multiple Payment Order refers.

Use: This segment group is used for **domestic** low value payments in Estonia, Norway and Sweden (except for salary and pension payments), and for all payment types from Finland. Where less than the maximum occurrences of segment group 17 can be used, it is specified for the separate countries.

Note: This segment group and RFF AFO are mutually exclusive! Also this segment group and the FTX segment are mutually exclusive, except for SEPA payments from Finland!

Note: This segment group may not be used for salary and pension payments except for Finland.

Estonia: Maximum one (1) occurrence of the segment group may be used.

Finland: The segment group may be repeated maximum 9 times. Multiple occurrences of DOC can only be handled by Beneficiary's bank if they are AOS2 compliant. Therefore if more than one occurrence of the DOC segment is used, the FTX segment in segment group 16, with maximum of 140 characters, must be included as well. For SEPA payments outside of Finland, only one occurrence should be used, since few banks outside Finland are SEPA compliant today.

If segment group 17 is used for payments to money order, salary, pension or tax payments or high value payments only one (1) occurrence of the segment group is allowed per C-level. For all payments where only one DOC segment is present, only document number (element 1004) will be forwarded to beneficiary's bank.

Sweden: PlusGiro: Invoice and Credit note is maximum 35 characters.
For payments from PlusGiro to PlusGiro and from PlusGiro to Bankgiro, max 300 occurrences of this segment group will be forwarded. For Plusgiro to Bankgiro please note, that if more than 15 occurrences, it will activate a web solution, where the beneficiary has to find the Remittance information online at www.nordea.com
For payments from Plusgiro to Bankgiro, and if payment on behalf is used (from 3036 in NAD OY, SG-13), then only 299 occurrences of the segment group will be forwarded. Also if payment on behalf is used and more than 14 occurrences, it will activate the web solution.
Note: Min. two occurrences must be used. If only one Invoice or Credit note is reported, the number must be reported in SG-16, FTX.

DOC - Document/Message details (M1)

Segment group 17

Function: A segment identifying the reference document against which payment is being made.

Estonia: For both invoices (380 or YW3) and credit notes (381 or 420) document number (element 1004) can contain maximum 20 positions.
Only one occurrence allowed.

Finland: For reference payments and credit notes (YW3 or 420) element 1004 can contain maximum 20 numeric positions. For non reference payments (380) and credit notes (381), 35 positions may be used.
Note: Only ONE DOC group is allowed for payments to money order, salary, pension, tax or high value payments.

Norway: For reference payments and structured credit notes (YW3 and 420) element 1004 can contain maximum 25 positions. Numeric values and hyphen (-) can be used. For non reference payments (380) and credit notes (381), 35 positions may be used.

Sweden: Payments from bankgiro

For both invoices (380 or YW3) and credit notes (381 or 420) document number (element 1004) can contain maximum 25 positions. Note: For payment to account document number will only be forwarded to beneficiary when segment INP is present, otherwise only RFF AGN will be forwarded to the beneficiary's account statement.

Payments from PlusGiro

For both invoices (380) and credit notes (381) document number (element 1004) can contain maximum 35 positions. YW3 and 420 may not be used.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C002	DOCUMENT/MESSAGE NAME	M		M	
1001	Document/Message name, coded	C	an..3	R	YW3 Reference payment 380 Commercial invoice 381 Credit note 420 OCR Credit note
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
1000	Document/Message name	C	an..35	N	
C503	DOCUMENT/MESSAGE DETAILS	C		A	
1004	Document/Message number	C	an..35	A	<Document number>
1373	Document/Message status, coded	C	an..3	N	
1366	Document/Message source	C	an..35	N	
3453	Language, coded	C	an..3	N	
3153	COMMUNICATION CHANNEL IDENTIFIER, CODED	C	an..3	N	
1220	NUMBER OF COPIES OF DOCUMENT REQUIRED	C	n..2	N	
1218	NUMBER OF ORIGINALS OF DOCUMENT REQUIRED	C	n..2	N	

Example: DOC+380+92874592'

MOA - Monetary amount (R1)

Segment group 17

Function: A segment giving the monetary amounts of each reference.

Use: A segment giving the transaction amount. The currency is quoted on the debit side of the transaction (level B). For negative amount qualifier 210 must be used, and the amount must be given unsigned.

Zero amounts are **not** permitted on this level. Total amount for all DOC segments within one SEQ level must not result in a zero amount or negative amount on SEQ level, with the exception of bankgiro and PlusGiro payments in Sweden, where the SEQ level may contain zero amounts.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C516	MONETARY AMOUNT	M		M	
5 025	Monetary amount type qualifier	M	an..3	M	9 Amount due/amount payable 210 Credit note amount
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+9:135.5'

DTM - Date/time/period (D1)

Segment group 17

Function: A segment specifying the date of the referenced document.

Sweden: This segment is not in use for Sweden.

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	171 Reference date
2 380	Date/time/period	C	an..35	R	<Date>
2 379	Date/time/period format qualifier	C	an..3	R	102 CCYYMMDD

Example: DTM+171:20000303:102'

Segment group 23 (D1)

Function: A group of segments indicating the end of the details of payment.

Use: To indicate the end of segment group 17. Should only be used if group 17 is used.

GIS - General indicator (M1)

Segment group 23

Function: A segment identifying the end of the details of payment.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C529	PROCESSING INDICATOR	M		M	
7 365	Processing indicator, coded	M	an..3	M	37 Complete information
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
7 187	Process type identification	C	an..17	N	

Example: GIS+37'

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'