

Implementation Guideline for PAYMUL North America

Corporate eGateway

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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.

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 domestic or SWIFT formats and transmits the instructions to ordered banks in the different countries.

This implementation guide describes domestic payments in USA and Canada. Payments outside this area are described in a separate document. The payments can however be sent in one PAYMUL, only the implementation guides are separate.

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 USA

- ♦ ACH payment - credit transfers, type CCD and CCD+
- ♦ Domestic wire payment (high value)
- ♦ Domestic cheque payment* (debited when cashed)

Types of **domestic** payments allowed for Canada

- ♦ ACH payment - credit transfers, type CCD
- ♦ Domestic wire payment (high value)
- ♦ Domestic cheque payment* (debited when cashed)

Types of international payments allowed for all countries

- ♦ Ordinary payment (low value)
- ♦ Intercompany payment (high value)

***Note: In contrary to all other Nordea countries, domestic cheque for Canada and US may be personalized with corporate logo, text, etc., according to Customer requirement.**

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. Note: Will not be sent further than Corporate eGateway.

Note: The duplicate control in Corporate eGateway 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 NAD "ZZZ" and RFF "CR".

Beneficiary's reference (Credit order reference)	SG11, RFF "AFO"	Beneficiary transaction reference (i.e. invoice or cheque 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. For domestic cheque payments, the cheque number must be given in this field.
Beneficiary's reference (Credit order reference)	SG17, DOC	Beneficiary transaction reference (i.e. invoice number). Can be used when multiple detail level transactions exist for a domestic cheque payment. 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 for USD ACH payments, and as a free text field for wire payments.

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	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	D1	
	----- 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	-----+

Tag	Name	Status/Repeats		Loop
		EDIFACT	Nordea	
-----	Segment group 8 -----	C1	0-----	+
INP	Parties to instruction	M1	0	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0-----	+
-----	Segment group 9 -----	C10	0-----	+
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 -----	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	R2	
PAI	Payment instructions	C1	D1	
FCA	Financial charges allocation	C1	0	
-----	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	D3-----	+
NAD	Name and address	M1	M1	
CTA	Contact information	C1	0	
COM	Communication contact	C5	0-----	+
-----	Segment group 14 -----	C3	D2-----	+
INP	Parties to instruction	M1	M1	
FTX	Free text	C1	0	
DTM	Date/time/period	C2	0-----	+
-----	Segment group 15 -----	C10	0-----	+
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 -----	C1	O1-----+	
PRC	Process identification	M1	M1	
FTX	Free text	C5	O1	
	----- Segment group 17 -----	C9999	D9999-----+	
DOC	Document/Message details	M1	M1	
MOA	Monetary amount	C5	R3	
DTM	Date/time/period	C5	A1	
RFF	Reference	C5	D5	
NAD	Name and address	C2	0	
	----- Segment group 18 -----	C5	0-----+	
CUX	Currencies	M1	0	
DTM	Date/time/period	C1	0-----+	
	----- Segment group 19 -----	C100	0-----+	
AJT	Adjustment details	M1	0	
MOA	Monetary amount	M1	0	
RFF	Reference	C1	0	
FTX	Free text	C5	0-----+	
	----- Segment group 20 -----	C1000	0-----+	
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 -----	C5	0-----+	
CUX	Currencies	M1	0	
DTM	Date/time/period	C1	0-----+	
	----- Segment group 22 -----	C10	0-----+	
AJT	Adjustment details	M1	0	
MOA	Monetary amount	M1	0	
RFF	Reference	C1	0	
FTX	Free text	C5	0-----+	
	----- Segment group 23 -----	C1	D1-----+	
GIS	General indicator	M1	M1	
MOA	Monetary amount	C5	0-----+	
CNT	Control total	C5	0	
	----- Segment group 24 -----	C5	0-----+	
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.

Note: For ACH payments (USD or CAD), segment group 4 is only allowed 999 times within one PAYMUL.

Use: One B level (segment group 4) may contain either domestic ACH payments, wire payments or domestic cheque 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!

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 payment order number will be returned in the BANSTA Message.

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 cheque payments or transfers (ACH /wire payments).

Cheque

payments: Domestic cheque payments must contain code "CHN" in element 4383.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C521	BUSINESS FUNCTION	C		N	
4 027	Business function qualifier	M	an..3		
4 025	Business function, coded	M	an..3		ZFI High value payment
1 131	Code list qualifier	C	an..3		
3 055	Code list responsible agency, coded	C	an..3		
4 022	Business description	C	an..70		
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	CHN Domestic cheque
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:

Domestic cheque payment:
BUS++DO++CHN'

ACH payment:
BUS++DO'

Wire payment:
BUS+1:ZFI+DO'

International Standard payment:
BUS++IN'

International Intercompany:
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.

NOTE For domestic US/Canadian payments valid value for currency code is USD/CAD. If the currency code is missing, all payments for this B level will be rejected.
In check payment file only one currency USD/CAD is allowed and the maximum amount can be 10 digits.

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: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, 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 number (3194) must be numeric and maximum 10 digits.

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	N	
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 USA = NDEAUS3N
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	Institution branch number	C	an..17	N	
1 131	Code list qualifier	C	an..3	N	
3 055	Code list responsible agency, coded	C	an..3	N	
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	R	<Country Code> US = USA CA = Canada

Example

Domestic ACH and domestic cheque payment, US:

FII+OR+9780450352:ACME CORPORATION+NDEAUS3N:25:17+US'

Domestic ACH and domestic cheque payment, Canada:

FII+OR+8790650235:ACME CORPORATION+NDEAUS3N:25:17+CA'

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: **OY** - This segment identifies the ordering Customer for ACH payments, if ordering Customer differs from Account Holder name in SG6. Only 16 positions of ordering customer (3036) name can be used.

For domestic cheque payments this segment may not be used with qualifier OY. Ordering Customer can instead be identified in segment group 13.

ZZZ - 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.

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	

Examples:

ACH payment:

NAD+OY+++ACME CORPORATION'

Internal Customer identification:

NAD+ZZZ+1234567890'

Segment group 11 (M9999)

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

Note: For ACH payments (USD or CAD), segment group 11 is only allowed 999 times within segment group 4.

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 payments.

Note: If, for domestic cheque payments, 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 (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) must be unique. It will be returned in the status reports (BANSTA).

AFO – *Beneficiary's reference* (cheque number or invoice number) will be forwarded to Beneficiary and may be used for reconciliation purposes in Beneficiary's accounts receivable ledger. Cannot be used for domestic wire payments and for Canada.

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

For domestic cheque payments the cheque number must be specified in RFF AFO. The cheque number must be numeric and consist of maximum 8 digits. The cheque number is assigned sequentially by the payer and must be unique per debit account number (FII OR).

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
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.

International

Payments: This segment is to be used for payment type “Intercompany payment”.

If this segment is not used the payment will be regarded as “Ordinary payment”.

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	Z1 Intercompany 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	

Example:

International Intercompany payment:

PAI+::Z1'

FCA – Financial charges allocation (R1)

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.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
4 471	SETTLEMENT, CODED	M	an..3	M	14 Each pay own cost
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.

FII – Financial Institution Information (M1)

Segment group 12

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

Use: This segment is not used for domestic cheque payments.

For ACH payments the beneficiary's account type can be specified in the second occurrence of element 3192. For payment of commercial invoices Nordea will default the value to "22" for checking accounts, if nothing is specified in this element. For payments to natural person's savings accounts "32" must be stated.

USA: The 9-digit ABA-number must be stated in element 3434. Position 9 of the ABA-number must be the check digit.

Canada: The 8-digit Bank/branch transit number must be stated in element 3434.

International

payments: 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.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BF Beneficiary's bank
C078	ACCOUNT IDENTIFICATION	C		R	
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	D	<Credit account type>
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 Bank identification
3 055	Code list responsible agency, coded	C	an..3	D	17 SWIFT
3 434	Institution branch number	C	an..17	R	<Bank clearing code>
1 131	Code list qualifier	C	an..3	R	154 Bank branch sorting identification
3 055	Code list responsible agency, coded	C	an..3	R	See table below
3 432	Institution name	C	an..70	N	
3 436	Institution branch place	C	an..70	N	
3 207	COUNTRY, CODED	C	an..3	A	<Country code>

Examples:

Beneficiary's bank for domestic US ACH payment:

FII+BF+7000540002:BEN BENSON:32+NDEAUS3N:25:17:214334339:25:19+US'

International payment to Germany:

FII+BF+DE12345678901234567890: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 (D3)

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.

NAD (OY), NAD (MS) and NAD (ZZZ), as well as second and third occurrence of street (element 3042), can only be used for domestic cheque payments.

ACH & wire

payments: Unless account holder has been stated in FII (BF) for ACH payments, NAD (BE) is mandatory and must contain beneficiary name,

Cheque

Payments: For domestic cheque payments NAD (BE) is mandatory and must contain full name and address, including state, 3039 can be used for vendor number.. If used only first 15 characters will be forwarded to the check. NAD (MS) and NAD (ZZZ) are mutually exclusive. Only structured address may be used.

NAD (MS) can be used with name and address to state a specific return address on the domestic cheque. NAD (ZZZ) can be used with 3039 and 3036 to specify a location table to use for return address or for overnight delivery address.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
3 035	PARTY QUALIFIER	M	an..3	M	BE Beneficiary OY Ordering customer MS Message sender ZZZ Mutually defined
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		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	N	
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		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	D	<Street>
3 042	Street and number/p.o. box	C	an..35	D	<Street>
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	D	<State>
3 251	POSTCODE IDENTIFICATION	C	an..9	D	<Postcode>
3 207	COUNTRY, CODED	C	an..3	D	<Country code>

Examples:

Beneficiary for domestic cheque:

NAD+BE+12345678++BEN BENSON+LIGHTHOUSE RD
1234:CORVALLIS+OREGON+OR+33733+US'

Beneficiary for ACH / domestic wire payment:

NAD+BE+++BEN BENSON'

Beneficiary Germany (international payment):

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

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 may contain information from the ordering Customer to the beneficiary. Structured presentation of the information (DOC segments) can only be used for domestic cheque payments.

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 structured and unstructured information (10) means that both FTX and DOC segments can occur.

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

NOTE: Only structured information allowed in checks (PRC+8)

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 different information in structured and unstructured form (US) 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 (O1)

Segment group 16

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

Use: **Note: The RFF AFO reference and the FTX segment are mutually exclusive with the exception of domestic cheque payments.**

ACH

payments: For US ACH payments only one line of text can be used. For CA ACH payments no free text is available.

Cheque

payments: For cheque payments five lines of free text (5 * 70 characters) in one FTX can be used.

Wire

payments: For wire payments (domestic and international) two lines of free 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
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	

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 only used for domestic cheque payments.

DOC - Document/Message details (M1)

Segment group 17

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

Use: Element 1004, Document number must be sent.

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	380 Commercial invoice 381 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		R	
1004	Document/Message number	C	an..35	R	<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 (R3)

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).

Zero amounts are **not** permitted on this level.

Amounts can be maximum 16 digits. In Checks the maximum is 10 digits

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 39 Invoice total amount 52 Discount/adjusted 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 (A1)

Segment group 17

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

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'

RFF- Reference (D5)

Segment group 17

Function: A segment for the inclusion of any additional references related to the reference document.

Use: This segment may only be used for domestic cheque payments.

RFF “VV” and RFF “ON” must be maximum 12 characters long. The qualifiers “VV” and “ON” refer to the references in the beneficiary’s ledger.

Tag:	Name:	Status:	Repr:	Use:	Use of elements in the Message:
C506	REFERENCE	M		M	
1 153	Reference qualifier	M	an..3	M	VV Voucher number ON Purchase 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+VV:12344567'

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'