

Corporate Access Payables

Example per payment type – pain.001.001.03
Denmark – Finland – Norway – Sweden

Version: 2.4

Date: 2025-11-03

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1. GroupHeader & Debtor information

- GroupHeader **<GrpHdr>** is identical for all countries and payment types.

Two kind of identification is mandatory under GroupHeader within the Payment file.

Example of GroupHeader:

```
<GrpHdr>
<MsgId>100789</MsgId>
<CreDtTm>2024-11-30T14:56:33</CreDtTm>
<NbOfTx>1</NbOfTx>
<InitgPty><Id><OrgId><Othr>
<Id>SIGNERID</Id><SchmeNm><Cd>CUST</Cd></SchmeNm>
</Othr></OrgId></Id>
</InitgPty>
</GrpHdr>
```

Explanation of code CUST: Customer identification (Signer) as agreed with (or assigned by) Nordea. If provided by Nordea the identification consists of maximum 13 digits.

- Debtor **<Dbtr>** information is also identical for all countries and payment types.

Example of Debtor:

```
<Dbtr>
<Nm>NAME OF DEBTOR</Nm>
<PstlAdr>
<Ctry>SE</Ctry>
</PstlAdr>
<Id>
<OrgId><Othr><Id>9600158260</Id>
<SchmeNm><Cd>BANK</Cd></SchmeNm>
</Othr></OrgId>
</Id>
```

Explanation of code BANK: Unique identification of Corporate Cash Management agreement with Nordea.

Customer agreement identification with Nordea is mandatory (BANK) and the identification consist of minimum 8 and maximum 18 digits.

In the following chapters the provided examples will only show information from Payment Information level **<PmtInf>** and onwards

Example for different Address types – Structured, Hybrid and Unstructured:

(These rules applies to Debtor, Ultimate Debtor, Creditor, Ultimate Creditor)

Structured address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><StrtNm>Main Street</StrtNm><BldgNb>111</BldgNb><PstCd>0900</PstCd>
<TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry></PstlAdr>
</Cdtr>
```

Hybrid address:

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><PstCd>0900</PstCd><TwnNm>Copenhagen</TwnNm><Ctry>DK</Ctry>
<AdrLine>c/o Gas Company ApS</AdrLine>
<AdrLine>Main Street 222</AdrLine></PstlAdr>
</Cdtr>
```

Note:

- PostCode is not Mandatory, but recommended for “Hybrid address”
- Elements available in structured format must be mapped into the respective structured element (minimum: TownName & Country)
- Structured elements must not be repeated in the “AdrLine” element(s)

Unstructured address: Not allowed for SEPA and Cross Border Payments from November 2026!

```
<Cdtr>
<Nm>Oil Company A/S</Nm>
<PstlAdr><Ctry>DK</Ctry>
<AdrLine>c/o Gas Company ApS</AdrLine>
<AdrLine>Main Street 333</AdrLine>
<AdrLine>0900 Copenhagen</AdrLine></PstlAdr>
</Cdtr>
```

Note: Cannot be used for Ultimate Debtor or Ultimate Creditor!

2. DENMARK - Domestic payments

2.1 Denmark – Payment to account including a short free text remittance info (low value)

The remittance info (<Purp><Prtry>) will be populated on the beneficiary's account statement only max 20 characters.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DK2220004371257077</IBAN></Id></CdtrAcct>
<Purp><Prtry>Remittance info</Prtry></Purp>
</CdtTrfTxInf>
</PmtInf>
```

2.2 Denmark – Payment to account including free text remittance info (low value)

The remittance info will typically not be populated on the beneficiary's account statement. A separate advice will be provided through Netbank or attached to the account statement when posted.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DK2220004371257077</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2024-07-31, 600.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.3 Denmark – Payment to account (low value) including an RF Creditor reference

```

<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DK2220004371257077</IBAN></Id></CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry><Issr>ISO</Issr></Tp>
<Ref>RF12510007547061</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

2.4 Denmark - 'Easy Account' payment (payment to account) (low value) – CVR no.

Using Central Business Register No. (CVR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666999</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">3155.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Hansen Company</Nm><PstlAdr>
<Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>17722922</Id><SchmeNm><Cd>TXID</Cd>
</SchmeNm></Othr></OrgId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
<RmtInf><Ustrd>Payment details</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.5 Denmark - 'Easy Account' payment (payment to account) (low value) – CPR no.

Using Social Security No. (CPR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666990</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">15500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr>
<Ctry>DK</Ctry></PstlAdr>
<Id><PrvtId><Othr><Id>0101943755</Id><SchmeNm><Cd>SOSE</Cd>
</SchmeNm></Othr></PrvtId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

2.6 Denmark - 'Easy Account' payment (Salary payment) (low value)

Using Social Security No. (CPR) under Creditor instead of a regular beneficiary account:

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SALA</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>1000666990</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">15500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr>
<Ctry>DK</Ctry></PstlAdr>
<Id><PrvtId><Othr><Id>0101943755</Id><SchmeNm><Cd>SOSE</Cd>
</SchmeNm></Othr></PrvtId></Id></Cdtr>
<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

2.7 Denmark – Same-day credit transfer (low value)

Including free text remittance information.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<LclInstrm><Cd>SDCL</Cd></LclInstrm>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">60000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>DK2220004371257077</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2024-07-31, 60000.00 DKK</Ustrd></RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.8 Denmark – Payment via transfer form (form types FIK 73, Giro 01) (low value)

Including free text remittance information.

```

<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr>
<Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>81303894</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-928, 2024-07-31, 500.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>73</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>00240826</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Ustrd>Invoice 01-929, 2024-08-30, 600.00 DKK</Ustrd>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>01</Ref></CdtrRefInf>
</Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

2.9 Denmark – Payment via transfer form (form types FIK 71, Giro 04 & 15) (low value)

Including OCR reference.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="DKK">500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
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</RmtInf>
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<CdtTrfTxInf>
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</RmtInf>
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<CdtTrfTxInf>
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2.10 Denmark – Payment via transfer form (form type FIK 75) (low value)

Including both free text remittance info and an OCR reference

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<PmtTpInf>
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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
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<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
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</DbtrAgt>

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2.11 Denmark – Salary payment (payment to account) (low value)

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</Dbtr>

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<DbtrAgt><FinInstnId><BIC>NDEADKKK</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</PstlAdr></FinInstnId></CdtrAgt>
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</PmtInf>
```

2.12 Denmark – Pension payment (payment to account) (low value)

```
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<SvcLvl><Cd>NURG</Cd></SvcLvl>
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</CdtTrfTxInf>
</PmtInf>
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2.13 Denmark – Payment to Account with Neutral Date of Availability (low value)

The amount will be on all receivers accounts at the same date

Note: Must not be used for **Salary** or **Pension** transfer!

```

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<CdtTrfTxInf>
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2.14 Denmark – Intercompany payment (domestic SWIFT) (high value)

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<PmtTpInf>
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<DbtrAcct><Id><IBAN>DK6120000810494433</IBAN></Id><Ccy>DKK</Ccy></DbtrAcct>
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3 FINLAND

3.1 Finland - SEPA Credit transfer with creditor reference

```

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3.2 Finland - SEPA Credit Transfer with unstructured remittance information

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<AdrLine>Hohenstaufengasse 123</AdrLine><AdrLine>AT-1010 Wien</AdrLine></PstlAdr></Cdtr>
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</PmtInf>

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3.3 Finland - Urgent payment (POPS) to an account with another bank in Finland

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</PmtTpInf>
<ReqdExctnDt>2024-01-23</ReqdExctnDt>

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</Dbtr>

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<AdrLine>20100 Turku</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI5542345670000081</IBAN></Id></CdtrAcct>
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3.4 Finland - Intercompany transfer within Nordea

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3.5 Finland - SEPA credit transfer - one credit note with reference and two invoices with reference and AOS2 with message

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<PstCd>FI 99999</PstCd><TwnNm>Pohjanlinna</TwnNm><Ctry>FI</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI4516273000000856</IBAN></Id></CdtrAcct>
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<Strd>
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3.6 Finland - Salary as SEPA credit transfer

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3.7 Finland - Pension as SEPA credit transfer

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<ReqdExctnDt>2024-02-27</ReqdExctnDt>

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3.8 Finland - Money order

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4 NORWAY - Domestic payments

4.1 Norway – Payment to account including a KID (OCR) reference (low value) Example including 2 approvers (SOSE/NIDN) and same XARF-reference.

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4.2 Norway – Payment to account including using credit note (CINV & CREN) (low value) Example including 1 approver (SOSE) and XARF-reference.

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4.3 Norway – Payment to account including free text remittance info unstructured (low value)

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4.4 Norway – Payment to money order (payment advise) including free text remittance info
(low value)

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4.5 Norway – Salary payment (low value)

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4.6 Norway – Pension payment (low value)

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4.7 Norway – Intercompany payment (domestic SWIFT) (high value)

Regulatory reporting is required when amount exceeds NOK 100.000 (see example 6.1 under Cross border payments)

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4.8 Norway – Payment to account including a KID (OCR) reference and a credit note (OCR)
(low value)

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5 SWEDEN - PlusGiro - Domestic payments

5.1 Sweden – Payment from PlusGiro to PlusGiro including one OCR reference (low value)

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5.2 Sweden – Payment from PlusGiro to PlusGiro using credit note (CINV & CREN) (low value)

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<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Strd>
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<RltdDt>2024-11-02</RltdDt></RfrdDocInf>
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<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>100343931</Nb>
<RltdDt>2024-11-03</RltdDt></RfrdDocInf>
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<Strd>
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<RltdDt>2024-08-30</RltdDt></RfrdDocInf>
<RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

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5.3 Sweden – Payment from PlusGiro to PlusGiro with free text in remittance info (low value)

```

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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
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<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>43877034</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2024-07-31, 600.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

5.4 Sweden – Payment from PlusGiro to Bankgiro with one OCR reference (low value)

```

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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><Othr><Id>40550206</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><Othr><Id>54061234</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
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<Strd>
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</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

5.5 Sweden – Payment from PlusGiro to Bankgiro using credit note (CINV & CREN) (low value)

```

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<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Strd>
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</Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>3761003</Nb>
<RltdDt>2024-08-30</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">300.00</RmtdAmt></RfrdDocAmt>
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<Strd>
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</Strd>
</RmtInf>
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</PmtInf>

```

5.6 Sweden – Payment from PlusGiro to Bankgiro with free text in remittance info (low value)

```

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<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<CdtrAcct><Id><Othr><Id>54061234</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2024-07-31, 600.00 SEK</Ustrd>
<Ustrd>Invoice 01-929, 2024-08-30, 800.00 SEK</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

5.7 Sweden – Credit Transfer from PlusGiro to a bank account using free text remittance text of 12 characters (low value)

Up to 12 characters of free text is allowed for the remittance information.

```

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<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>SE8830000000030142600016</IBAN></Id></CdtrAcct>
<RmtInf>
<Ustrd>Inv 555</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

5.8 Sweden – Credit Transfer from PlusGiro to a bank account using free text remittance info populated by the element <Purp><Prtry> (low value)

Up to 12 characters of free text is allowed for the remittance information.

```
<PmtInf>
<PmtInfId>10071</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr>
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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>SE8830000000030142600016</IBAN></Id></CdtrAcct>
<Purp><Prtry>COMP inv 555</Prtry></Purp>
</CdtTrfTxInf>
</PmtInf>
```

5.9 Sweden – Salary payment from PlusGiro to bank account (low value)

No remittance info allowed.

```
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<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl>
<CtgyPurp><Cd>SALA</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>SE8830000000030142600016</IBAN></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

5.10 Sweden – Pension payment from PlusGiro to bank account (low value)

No remittance info allowed.

```

<PmtInf>
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<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
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<CtgyPurp><Cd>PENS</Cd></CtgyPurp>
</PmtTpInf>
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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>SE8830000000030142600016</IBAN></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>

```

5.11 Sweden – Intercompany payment from PlusGiro to a Swedish bank account including free text remittance info (high value)

Regulatory reporting is required when amount exceeds SEK 150.000 (see example 6.1 under Cross border payments)

```

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</PmtTpInf>
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<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

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<CdtrAcct><Id><IBAN>SE8830000000030142600016</IBAN></Id></CdtrAcct>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>

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6 International (cross border) payments – all countries

Regulatory reporting only valid for Norway and Sweden

6.1 Ordinary cross border payment including free text remittance info and regulatory reporting (low value)

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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
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<Mmbld>021000021</Mmbld></ClrSysMmbld></FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>Tool Company Inc</Nm>
<PstlAdr>
<Ctry>US</Ctry>
<AdrLine>5 High Street</AdrLine>
<AdrLine>12121 Brown Town</AdrLine>
</PstlAdr>
</Cdtr>
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</CdtrAcct>
<RgltryRptg><Dtls><Cd>101</Cd><Inf>Export and import of goods</Inf></Dtls></RgltryRptg>
<RmtInf>
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</RmtInf>
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</PmtInf>
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6.2 Ordinary cross border payment (SEPA) including free text remittance info (low value)

```

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<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
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<CdtTrfTxInf>
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<Cdtr>
<Nm>Otto Klein AG</Nm>
<PstlAdr>
<Ctry>DE</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf>
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</RmtInf>
</CdtTrfTxInf>
</PmtInf>

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6.3 Express payment (high value)

```

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<CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</Dbtr>

<DbtrAcct><Id><IBAN>SE4495000099602608421661</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct>
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6.4 Cheque payment (low value)

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<AdrLine>49123 Wuppertal</AdrLine>
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6.5 Financial payment (high value) – Including Intermediary Agent

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6.6 Intercompany payment cross border (high value)

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