

# Corporate Access Payables

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

Version: 2.3

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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

## 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>
<PmtInflId>10071</PmtInflId>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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>NDEADKKB</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>
<PmtInflId>10071</PmtInflId>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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>NDEADKKB</BIC><PstlAdr><Ctry>DK</Ctry></PstlAdr></FinInstnId>
</CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>
<PmtInflId>10071</PmtInflId>
<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>
<PmtInflId>10071</PmtInflId>
<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>NDEADKKB</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>
<DbtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></DbtrAcct>
</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>
<PmtInflId>10071</PmtInflId>
<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>NDEADKKB</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.

```
<PmtInflId>10071</PmtInflId>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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>NDEADKKB</BIC><PstlAdr><Ctry>DK</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
```

```

<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTplnf>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADK33</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>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTplnf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTplnf>
<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>
```

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<DbtrAcct><Id><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>82859314</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf><Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>71/000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
```

```
<CdtTrfTxInf>
<PmtId><EndToEndId>501984786</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>00240826</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>04/0018714806040826</Ref>
</CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
```

```
<CdtTrfTxInf>
<PmtId><EndToEndId>501984787</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>07000413</Id><SchmeNm><Prtry>OCR</Prtry></SchmeNm></Othr></Id>
</CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp>
<Ref>15/0018714806040826</Ref></CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

## 2.10 Denmark – Payment via transfer form (form type FIK 75) (low value)

Including both free text remittance info and an OCR reference

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
```

```

<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtPlnInf>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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>80268556</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>75/0000001167582525</Ref></CdtrRefInf></Strd></RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

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

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtPlnInf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SALA</Cd></CtgyPurp>
</PmtPlnInf>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
<Ccy>DKK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEADKKB</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>NDEADKKB</BIC><PstlAdr><Ctry>DK</Ctry>
</PstlAdr></FinInstnId></CdtrAgt>

```

```
<Cdtr><Nm>Jens Hansen</Nm><PstlAdr><Ctry>DK</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

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

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTplnf>
<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>PENS</Cd></CtgyPurp>
</PmtTplnf>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
```

## 2.13 Denmark – Intercompany payment (domestic SWIFT) (high value)

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTplnf><PmtTplnf><InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTplnf>
<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><Othr><Id>21490810494433</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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">6000000.00</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><Othr><Id>21494371257077</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>  
</CdtrAcct>  
<RmtInf><Ustrd>ACME group transfer, 6000000.00 DKK</Ustrd></RmtInf>  
</CdtTrfTxInf>  
</PmtInf>
```

## 3 FINLAND

### 3.1 SEPA Credit transfer with creditor reference

```

<PmtInf>
<PmtInflId>20110420-123456-01</PmtInflId>
<PmtMtd>TRF</PmtMtd><BtchBookg>true</BtchBookg>
<PmtTpInf>
<SvcLvl><Cd>SEPA</Cd></SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2024-01-23</ReqdExctnDt>

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

<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId> <BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>20110420-E000001</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">100.01</InstdAmt></Amt>
<Cdtr><Nm>Creditor Company</Nm><PstlAdr><Ctry>FI</Ctry>
<AdrLine>Linnankatu 22</AdrLine><AdrLine>20100 Turku</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>FI6329501800020582</IBAN></Id></CdtrAcct>
<RmtInf>
<Strd><CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry><Issr>ISO</Issr></Tp>
<Ref>RF81123453</Ref></CdtrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>

```

### 3.2 SEPA Credit Transfer with unstructured remittance information

```

<PmtInf>
<PmtInflId>20110420-123456-01</PmtInflId>
<PmtMtd>TRF</PmtMtd><BtchBookg>true</BtchBookg>
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl></PmtTpInf>
<ReqdExctnDt>2024-01-23</ReqdExctnDt>

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

<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId> <BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>20110420-E000002</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">2000.02</InstdAmt></Amt>
<UltmtDbtr><Nm>Original Debtor Plc</Nm></UltmtDbtr>
<Cdtr><Nm>SACHER GmbH</Nm><PstlAdr><Ctry>AT</Ctry>
<AdrLine>Hohenstaufengasse 123</AdrLine><AdrLine>AT-1010 Wien</AdrLine></PstlAdr></Cdtr>
<CdtrAcct><Id><IBAN>AT611904300234573201</IBAN></Id></CdtrAcct>

```

<RmtInf><Ustrd>INVOICES SAC187//SAC188</Ustrd></RmtInf>  
 </CdtTrfTxInf>

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

<PmtInf>  
 <PmtInflId>20110420-123456-01</PmtInflId>  
 <PmtMtd>TRF</PmtMtd><BtchBookg>true</BtchBookg>  
 <PmtTplnf>  
 <SvcLvl><Cd>URGP</Cd></SvcLvl>  
 <CtgyPurp><Cd>SUPP</Cd></CtgyPurp>  
 </PmtTplnf>  
 <ReqdExctnDt>2024-01-23</ReqdExctnDt>  
 <Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>FI</Ctry></PstlAdr>  
 <Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>  
 </Dbtr>  
 <DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct><DbtrAgt><FinInstnId>  
 <BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>  
 <ChrgBr>SLEV</ChrgBr>  
 <CdtTrfTxInf>  
 <PmtId><EndToEndId>20110420-E000001</EndToEndId></PmtId>  
 <Amt><InstdAmt Ccy="EUR">100.01</InstdAmt></Amt>  
 <Cdtr><Nm>Creditor Company</Nm><PstlAdr><Ctry>FI</Ctry><AdrLine>Linnankatu 22</AdrLine>  
 <AdrLine>20100 Turku</AdrLine></PstlAdr></Cdtr>  
 <CdtrAcct><Id><IBAN>FI5542345670000081</IBAN></Id></CdtrAcct>  
 <RmtInf><Ustrd>Urgent transfer</Ustrd></RmtInf>  
 </CdtTrfTxInf>

### 3.4 Intercompany transfer within Nordea

<PmtInf>  
 <PmtInflId>20110420-123456-01</PmtInflId>  
 <PmtMtd>TRF</PmtMtd><BtchBookg>true</BtchBookg><PmtTplnf>  
 <SvcLvl><Cd>SDVA</Cd></SvcLvl>  
 </PmtTplnf>  
 <ReqdExctnDt>2024-01-23</ReqdExctnDt>  
 <Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>FI</Ctry></PstlAdr>  
 <Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>  
 </Dbtr>  
 <DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct><DbtrAgt><FinInstnId>  
 <BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>  
 <ChrgBr>SLEV</ChrgBr>  
 <CdtTrfTxInf>  
 <PmtId><InstrId>20110420-I000006</InstrId><EndToEndId>20110420-E000006</EndToEndId></PmtId>  
 <PmtTplnf><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTplnf>  
 <Amt><InstdAmt Ccy="USD">6006.00</InstdAmt></Amt>  
 <CdtrAgt><FinInstnId><BIC>NDEASESS</BIC></FinInstnId></CdtrAgt>  
 <Cdtr><Nm>Bo Lag Abp</Nm><PstlAdr><StrtNm>Strandgatan</StrtNm><BldgNb>10</BldgNb>  
 <PstCd>SE-10577</PstCd><TwnNm>Stockholm</TwnNm><Ctry>SE</Ctry>

```
</PstlAdr><CdtrAcct><Id><IBAN>SE993000000033447788999</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>TRANSFER</Ustrd></RmtInf>
</CdtTrfTxInf>
```

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

```
<PmtInf>
<PmtInfId>20110420-123456-01</PmtInfId>
<PmtMtd>TRF</PmtMtd><BtchBookg>true</BtchBookg>
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2024-01-23</ReqdExctnDt>

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

<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct><DbtrAgt><FinInstnId>
<BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>
<PmtId><InstrId>20110420-I000007</InstrId><EndToEndId>20110420-E000007</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">1500.01</InstdAmt></Amt>
<Cdtr><Nm>Oy Yritys Ab</Nm><PstlAdr><StrtNm>Tilhentie</StrtNm>
<BldgNb>345</BldgNb><PstCd>FI 99999</PstCd><TwnNm>Pohjanlinna</TwnNm><Ctry>FI</Ctry></PstlAdr>
<CdtrAcct><Id><IBAN>FI4516273000000856</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>RFS/10016/INVOICENARRATIVE/RFS/10032</Ustrd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>10016</Nb></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="EUR">2500.01</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>654321</Nb></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="EUR">500.00</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>10032</Nb></RfrdDocInf>
<RfrdDocAmt><CdtNoteAmt Ccy="EUR">1500.00</CdtNoteAmt></RfrdDocAmt>
</CdtRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
```

### 3.6 Salary as SEPA credit transfer

```
<PmtInf>
<PmtInfId>20110420-123456-03</PmtInfId><PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>
<ReqdExctnDt>2024-02-27</ReqdExctnDt>

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

<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct><DbtrAgt><FinInstnId>
<BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>
```

<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>  
<PmtId><InstrId>20110420-I000010</InstrId><EndToEndId>20110420-E000010</EndToEndId></PmtId>  
<Amt><InstdAmt Ccy="EUR">2010.10</InstdAmt></Amt>  
<Cdtr><Nm>Agenttiyritys</Nm><PstlAdr><Ctry>FI</Ctry>  
<AdrLine>Aleksis Kiven katu 35</AdrLine><AdrLine>00500 Helsinki</AdrLine></PstlAdr></Cdtr>  
<CdtrAcct><Id><IBAN>FI6329501800020582</IBAN></Id></CdtrAcct>  
<UltmtCdtr><Nm>Simo Saaja</Nm><Id><PrvtId><Othr><Id>111233-0000</Id>  
<SchmeNm><Cd>SOSE</Cd></SchmeNm></Othr></PrvtId></Id></UltmtCdtr>  
<Purp><Cd>SALA </Cd></Purp><<RmtInf><Ustrd>Salary February 2024</Ustrd></RmtInf>  
</CdtTrfTxInf>

### 3.7 Pension as SEPA credit transfer

<PmtInf>  
<PmtInflId>20110420-123456-03</PmtInflId><PmtMtd>TRF</PmtMtd>  
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtTpInf>  
<ReqdExctnDt>2024-02-27</ReqdExctnDt>  
  
<Dbtr><Nm>ACME</Nm><PstlAdr><Ctry>FI</Ctry></PstlAdr>  
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>  
</Dbtr>  
  
<DbtrAcct><Id><IBAN>FI8529501800030574</IBAN></Id><Ccy>EUR</Ccy></DbtrAcct><DbtrAgt><FinInstnId>  
<BIC>NDEAFIHH</BIC><PstlAdr><Ctry>FI</Ctry></PstlAdr></FinInstnId></DbtrAgt>  
<ChrgBr>SLEV</ChrgBr>  
  
<CdtTrfTxInf>  
<PmtId><InstrId>20110420-I000011</InstrId><EndToEndId>20110420-E000011</EndToEndId></PmtId>  
<Amt><InstdAmt Ccy="EUR">2011.11</InstdAmt></Amt>  
<Cdtr><Nm>Sirkka Saaja</Nm><PstlAdr><Ctry>FI</Ctry>  
<AdrLine>Aleksis Kiven katu 53</AdrLine><AdrLine>00500 Helsinki</AdrLine></PstlAdr></Cdtr>  
<CdtrAcct><Id><IBAN>FI6329501800020582</IBAN></Id></CdtrAcct>  
<Purp><Cd>PENS</Cd></Purp><RmtInf><Ustrd>Pension, February 2024</Ustrd></RmtInf>  
</CdtTrfTxInf>

### 3.8 Money order

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<Cd>NURG</Cd></SvcLvl>  
<CtgyPurp>  
<Cd>SUPP</Cd></CtgyPurp>  
</PmtTpInf>  
<ReqdExctnDt>2024-01-23</ReqdExctnDt>  
  
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</Dbtr>  
  
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<ChrgBr>SLEV</ChrgBr>

<CdtTrfTxInf>

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<Amt><InstdAmt Ccy="EUR">1000.01</InstdAmt></Amt>

<Cdtr><Nm>Pekka Peltola</Nm><PstlAdr><StrtNm>Pellonkatu 29</StrtNm><PstCd>96600</PstCd>

<TwnNm>Peltosalu</TwnNm><Ctry>FI</Ctry></PstlAdr><Id><PrvtId><Othr>

<Id>111233-0000</Id><SchmeNm><Cd>SOSE</Cd></SchmeNm>

</Othr></PrvtId></Id>

</Cdtr>

<CdtrAcct><Id><Othr><Id>NOTPROVIDED</Id></Othr></Id></CdtrAcct>

<RmtInf><Ustrd>Money Order 124</Ustrd></RmtInf>

</CdtTrfTxInf>

</PmtInf>

</CstmrCdtTrfInitn>

</Document>

## 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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<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTplnf>
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<Othr><Id>SOSEREF222</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF222</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
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<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
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</DbtrAgt>

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</CdtrAgt>
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</CdtrAcct>
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</CdtrRefInf></Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

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

```

<PmtInf>
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<PmtMtd>TRF</PmtMtd>
<PmtTplnf>

```

```

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

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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>

<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>>
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<CdtTrfTxInf>
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<RmtdAmt Ccy="NOK">200.00</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>66666688</Nb>
<RltdDt>2024-10-03</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="NOK">400.00</RmtdAmt></RfrdDocAmt>
</Strd>
<Strd><RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>66666695</Nb>
<RltdDt>2024-10-30</RltdDt></RfrdDocInf>
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</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
    
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### 4.3 Norway – Payment to account including free text remittance info unstructured (low value)

```

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

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<Othr><Id>SOSEREF111</Id><SchmeNm><Prtry>SOSE</Prtry></SchmeNm></Othr>
<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>

<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>>
<Ccy>NOK</Ccy></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEANOKK</BIC><PstlAdr><Ctry>NO</Ctry></PstlAdr></FinInstnId>
</DbtrAgt>

<CdtTrfTxInf>
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</CdtrAgt>
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<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<UltmtDbtr><Nm>ACME mobil</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></UltmtDbtr>
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</CdtTrfTxInf>
</PmtInf>
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#### 4.4 Norway – Payment to money order (payment advise) including free text remittance info (low value)

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

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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>

<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>>
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</DbtrAgt>

<CdtTrfTxInf>
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<Cdtr>
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<PstlAdr><StrtNm>Frysjavaeien</StrtNm><BldgNb>999</BldgNb><PstCd>0884</PstCd>
<TwnNm>Oslo</TwnNm><Ctry>NO</Ctry></PstlAdr>
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</Cdtr>
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</CdtTrfTxInf>
</PmtInf>

```

#### 4.5 Norway – Salary payment (low value)

```

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

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</OrgId></Id></Dbtr>

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</DbtrAgt>

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<Cdtr><Nm>Ivar Berglund</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>60030703622</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>

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#### 4.6 Norway – Pension payment (low value)

```

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<PmtTpInf>
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<Cd>NURG</Cd></SvcLvl>
<CtgyPurp>
<Cd>PENS</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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```

```
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<Othr><Id>XARFREF111</Id><SchmeNm><Prtry>XARF</Prtry></SchmeNm></Othr>
</OrgId></Id></Dbtr>

<DbtrAcct><Id><Othr><Id>60031248599</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
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<Cdtr><Nm>Ivar Berglund</Nm><PstlAdr><Ctry>NO</Ctry></PstlAdr></Cdtr>
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</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
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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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<ReqdExctnDt>2024-11-30</ReqdExctnDt>

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</OrgId></Id></Dbtr>

<DbtrAcct><Id><IBAN>NO4560030505436</IBAN></Id><Ccy>NOK</Ccy></DbtrAcct>
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</CdtrAcct>
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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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<ReqdExctnDt>2024-11-30</ReqdExctnDt>

<Dbtr>
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</OrgId></Id></Dbtr>

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</CdtrAcct>
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fInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>96736545576100343928</Ref></CdtrRefInf></Strd>
<Strd><RfrdDocAmt><CdtNoteAmt Ccy="NOK">100.00</CdtNoteAmt></RfrdDocAmt><CdtrRe-
fInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>10009994761003439284323</Ref></CdtrRefInf></Strd>
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```

## 5 SWEDEN - PlusGiro - Domestic payments

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

```

<PmtInf>
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<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
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<DbtrAcct>
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</DbtrAgt>

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</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

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

```

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

<Dbtr>
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<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">3000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<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>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>100343928</Nb>
<RltdDt>2024-11-02</RltdDt></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="SEK">2000.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>100343931</Nb>
<RltdDt>2024-11-03</RltdDt></RfrdDocInf>
<RfrdDocAmt><RmtdAmt Ccy="SEK">1100.00</RmtdAmt></RfrdDocAmt></Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>100343923</Nb>
<RltdDt>2024-08-30</RltdDt></RfrdDocInf>
<RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

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

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id></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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">600.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<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)

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">500.00</InstdAmt></Amt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>54061234</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Strd>
<CdtrRefInf><Tp><CdOrPrtry><Cd>SCOR</Cd></CdOrPrtry></Tp><Ref>10812347657</Ref></CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

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

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">2000.00</InstdAmt></Amt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>54061234</Id><SchmeNm><Prtry>BGNR</Prtry></SchmeNm></Othr></Id></CdtrAcct>
<RmtInf>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CINV</Cd></CdOrPrtry></Tp><Nb>6666689</Nb>
<RltdDt>2024-08-30</RltdDt></RfrdDocInf><RfrdDocAmt>
<RmtdAmt Ccy="SEK">1800.00</RmtdAmt></RfrdDocAmt>
</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>
</Strd>
<Strd>
<RfrdDocInf><Tp><CdOrPrtry><Cd>CREN</Cd></CdOrPrtry></Tp><Nb>100343923</Nb>
<RltdDt>2024-08-30</RltdDt></RfrdDocInf><RfrdDocAmt><CdtNoteAmt Ccy="SEK">100.00</CdtNoteAmt></RfrdDocAmt>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

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

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>

```

```
<Amt><InstdAmt Ccy="SEK">1400.00</InstdAmt></Amt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<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.

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>96001582600</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">300.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
```

```

<InstrPrty>NORM</InstrPrty><SvcLvl>
<Cd>NURG</Cd></SvcLvl><CtgyPurp>
<Cd>SUPP</Cd></CtgyPurp>
</PmtPlnInf>
<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><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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">300.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Nils Hansson AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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.

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtPlnInf><InstrPrty>NORM</InstrPrty>
<SvcLvl><SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>SALA</Cd></CtgyPurp></PmtPlnInf>
<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><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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">18500.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id></CdtrAcct>
</CdtTrfTxInf>
</PmtInf>

```

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

No remittance info allowed.

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><InstrPrty>NORM</InstrPrty>
<SvcLvl><Cd>NURG</Cd></SvcLvl><CtgyPurp><Cd>PENS</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><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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">1850.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr><Nm>Nils Hansson</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
<CdtrAcct><Id><Othr><Id>34110032334</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></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)

```
<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf><SvcLvl><Cd>SDVA</Cd></SvcLvl><CtgyPurp><Cd>INTC</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><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>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="SEK">5000000.00</InstdAmt></Amt>
<Cdtr><Nm>Svenska AB</Nm><PstlAdr><Ctry>SE</Ctry></PstlAdr></Cdtr>
```

```
<CdtrAcct>  
<Id><IBAN>SE6795000099604247929021</IBAN></Id></CdtrAcct>  
<RmtInf>  
<Ustrd>ACME group transfer, 5000000.00 SEK</Ustrd>  
</RmtInf>  
</CdtTrfTxInf>  
</PmtInf>
```

## 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)

```

<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>SE6795000099604247929021</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="USD">60000.00</InstdAmt></Amt>
<CdtrAgt>
<FinInstnId><BIC>NDEAUS3N</BIC><ClrSysMmbld><ClrSysId><Cd>USABA</Cd></ClrSysId>
<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>
<CdtrAcct><Id><Othr><Id>930487614</Id><SchmeNm><Cd>BBAN</Cd></SchmeNm></Othr></Id>
</CdtrAcct>
<RgltryRptg><Dtls><Cd>101</Cd><Inf>Export and import of goods</Inf></Dtls></RgltryRptg>
<RmtInf>
<Ustrd>Invoice 01-928, 2015-10-31, 60000.00 USD</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

## 6.2 Ordinary cross border payment (SEPA) including free text remittance info (low value)

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<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>
<Id><OrgId><Othr><Id>9600158260</Id><SchmeNm><Cd>BANK</Cd></SchmeNm></Othr></OrgId></Id>
</Dbtr>

<DbtrAcct><Id><IBAN>SE6795000099604247929021</IBAN></Id><Ccy>SEK</Ccy></DbtrAcct></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>NDEASESS</BIC><PstlAdr><Ctry>SE</Ctry></PstlAdr></FinInstnId></DbtrAgt>
<ChrgBr>SHAR</ChrgBr>

<CdtTrfTxInf>
<PmtId><EndToEndId>501984785</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">6000.00</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BYLADEMM</BIC><PstlAdr><Ctry>DE</Ctry></PstlAdr></FinInstnId></CdtrAgt>
<Cdtr>
<Nm>Otto Klein AG</Nm>
<PstlAdr>
<Ctry>DE</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct><Id><IBAN>DE42765518612120071010</IBAN></Id></CdtrAcct>
<RmtInf>
<Ustrd>Invoice 01-928, 2024-07-31, 6000.00 EUR</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

## 6.3 Express payment (high value)

```

<PmtInf>
<PmtInflId>10071</PmtInflId>
<PmtMtd>TRF</PmtMtd>
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<CdtrAcct><Id><IBAN>FI1831311000620876</IBAN></Id></CdtrAcct>
<RgltryRptg><Dtls><Cd>101</Cd><Inf>Export and iimport of goods</Inf></Dtls></RgltryRptg>
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<Ustrd>Invoice 01-928, 2024-07-31, 200.000 EUR</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
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## 6.4 Cheque payment (low value)

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<PstlAdr>
<Ctry>DE</Ctry>
<AdrLine>Schillerstrasse 15, Talsenke</AdrLine>
<AdrLine>49123 Wuppertal</AdrLine>
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</PmtInf>
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## 6.5 Intercompany payment cross border (high value)

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<PstlAdr>
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