

Service Description

Corporate Access Account Reporting

Version 1.5
6. April 2025

1	Introduction	4
2	Agreement set-up	4
3	Offered file communication channels	4
4	Available message types	5
4.1	Bank to Customer Statement, camt.053 Standard	5
4.2	Bank to Customer Statement, camt.053 Extended	5
4.3	Bank to Customer Credit Notification, camt.054C	5
4.4	Bank to Customer Debit Notification, camt.054D	6
5	Reporting preferences	6
5.1	Account Group and Service ID	7
5.2	Sender ID	8
5.3	Periodicity	8
5.4	Delivery	8
5.5	Empty statements	9
5.6	Sequence numbering	9
5.7	Copy/duplicate indicator	9
5.8	IBAN / BBAN in reporting	9
5.9	Recipients	9
6	Camt.054C utilisation	10
6.1	Norway	10
6.1.1	General description – payment infrastructure	10
6.1.2	Available payment types in the camt.054C message from Norway	11
6.2	Sweden	12
6.2.1	General description – payment infrastructure	12
6.2.2	Available payment types in the camt.054C message from Sweden	12
6.3	Finland	13
6.3.1	General description	13
6.3.2	Reference payments	13
6.3.3	Non-reference payments	13
6.3.4	Additional optional service 2 (AOS2) to SEPA Credit Transfers	13
6.3.5	Available payment types in the camt.054C message from Finland	14
6.4	Denmark	15
6.4.1	General description	15
6.4.2	Available payment types in the camt.054C message from Denmark	15

7	Camt.053 Extended	16
7.1	Credit notification details included in camt.053 Extended	16
7.2	Debit notification details included in camt.053 Extended	16
7.2.1	Available payment types in Denmark	16
7.2.2	Available payment types in Finland	17
7.2.3	Available payment types in Norway	18
7.2.4	Available payment types in Sweden	19
8	Example files	20
9	User support.....	20

Version change history

Version	Date	Description of changes
Version 1.2	2020-02-04	Information related to Singapore deleted.
Version 1.3	2020-12-25	Section 5.7 added, Copy/duplicate indicator Section 6.1.2, Bank Transaction Code added
Version 1.4	2024-11-13	General update
Version 1.5	2025-04-06	BTCs for SEK and DKK instant payments

1 Introduction

This document provides information about the Corporate Access Account Reporting offering, which is Nordea's global file-based bank-to-customer account reporting service. Currently the offering consists of end-of-day XML account reporting that is both ISO 20022 and CGI compliant:

- **Camt.053 Bank to Customer Statement Standard (account statement)**
- **Camt.053 Bank to Customer Statement Extended (account statement)**
- **Camt.054 Bank to Customer Credit Notification (transaction report)**
- **Camt.054 Bank to Customer Debit Notification (transaction report)**

Corporate Access Account Reporting complements Nordea's Corporate Access offering with a full XML flow for both outgoing payments, as well as account reporting. Corporate Access Account Reporting service is available for Denmark, Finland, Norway and Sweden.

2 Agreement set-up

The customer signs an agreement (the Corporate Cash Management agreement) with a Corporate Access Account Reporting schedule to use the service. In the agreement the customer specifies the accounts available for the service and the recipients of the reporting. More specific agreement setup will be done in the Corporate Netbank Administration (CNA) user interface, see section 5.

Please note: The receiver of the reports must always have a valid Corporate Access File Transfer schedule to be able to use Corporate Access Account Reporting service.

3 Offered file communication channels

Corporate Access Account Reporting is available through Corporate Access File Transfer. Reports can be downloaded via Corporate Netbank or the customer may choose to have a host-to-host connection. More information about Corporate Access File Transfer communication methods is available at nordea.com.

The Sender ID defined in the Corporate Access File Transfer schedule is the unique reference determining the recipient of the reporting. The report file also includes a Service ID, which enables a more fine-grained division of recipients. Service ID is described more in detail in section 5.

The Corporate Access Account Reporting customer may not necessarily need to have an own Corporate Access File Transfer schedule. The recipient can also be a 3rd party vendor that holds its own Corporate Access File Transfer schedule.

4 Available message types

The Corporate Access Account Reporting service currently offers two XML messages to the customers:

- Bank To Customer Statement (camt.053) – standard version
- Bank To Customer Statement (camt.053) – extended version
- Bank To Customer Credit Notification (camt.054C)
- Bank To Customer Debit Notification (camt.054D)

All reports are ISO 20022 and CGI compliant. Additional information is available on [ISO 20022](#) and [CGI](#) webpages.

Nordea's Message Implementation Guides can be found at nordea.com.

4.1 Bank to Customer Statement, camt.053 Standard

The Bank to Customer Statement is the end of day account statement, containing opening and closing balance and all booked account entries, but without all credit and debit transaction details. The report contains the transaction entries booked on the account.

The message is normally used for reconciliation of the General Ledger.

4.2 Bank to Customer Statement, camt.053 Extended

The Bank to Customer Statement is the end of day account statement, containing opening and closing balance and all booked account entries. In addition, camt.053 Extended includes all credit and debit transaction details, both on single transactions and lumpsums. To be used for reconciliation of the General ledger, Accounts Receivable and Accounts Payable.

The Debit and Credit Notification are described more in detail, including the payments types and country specific information in section 7.

4.3 Bank to Customer Credit Notification, camt.054C

The Bank to Customer Credit Notification includes transaction details of incoming payments.

This message is used to automatically match all incoming payments with all the details in Accounts Receivable. To be used together with camt.053 Standard to reconcile the amount between the General Ledger and Accounts Receivable.

The Credit Notification is described more in detail, including the payments types and country specific information in section 6.

4.4 Bank to Customer Debit Notification, camt.054D

The Bank to Customer Debit Notification includes transaction details of outgoing payments.

Salary transactions are handled as exception transactions, and are reported only in Debit Notification (Salaries only) -report.

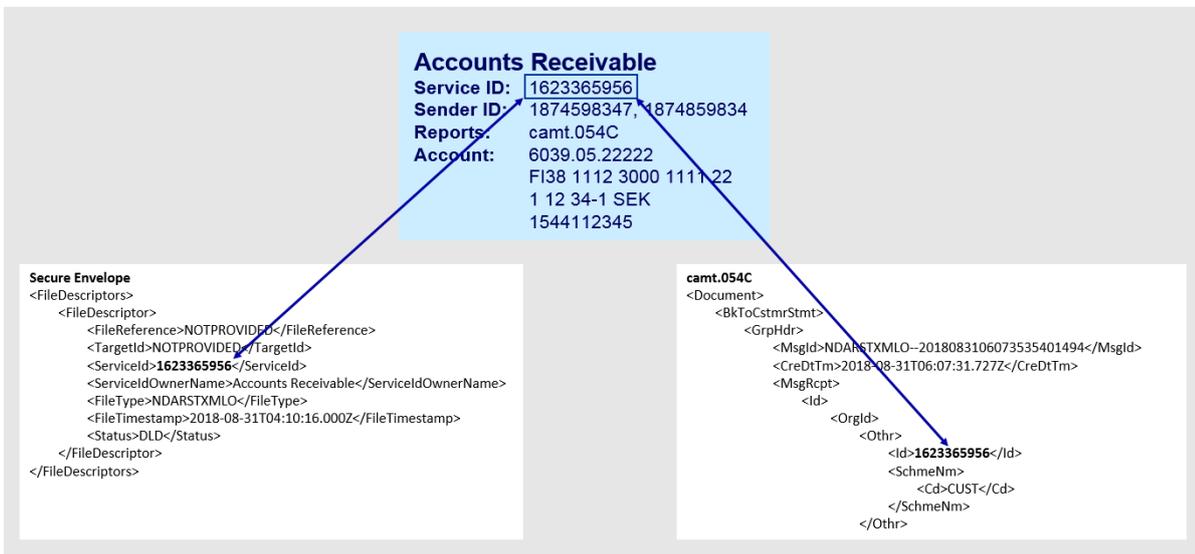
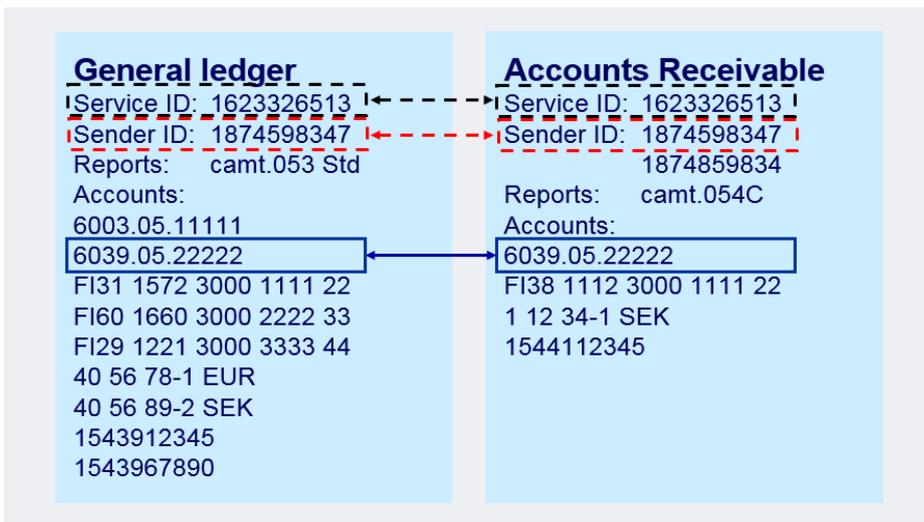
5 Reporting preferences

The Corporate Access Account Reporting service allows the customer to make a specific set up for certain features. The set up will be managed in Corporate Netbank Administration (CNA).

5.1 Account Group and Service ID

The customer may define one or more Account Groups, which are collections of accounts sharing the same reporting preferences. Each account group will have a unique Service ID, which is included both in the report file and the Secure Envelope (described in Service Description Corporate Access File Transfer), making it possible for the receiver to forward the report to the correct recipient(s), e.g. the Account Receivable system, see second picture below.

It is possible to include the same accounts in several Account Groups e.g. one department could receive camt.053 Standard for an account, while another receives camt.054C for the same account. This ensures that everyone receives exactly the reports they need to perform their tasks.

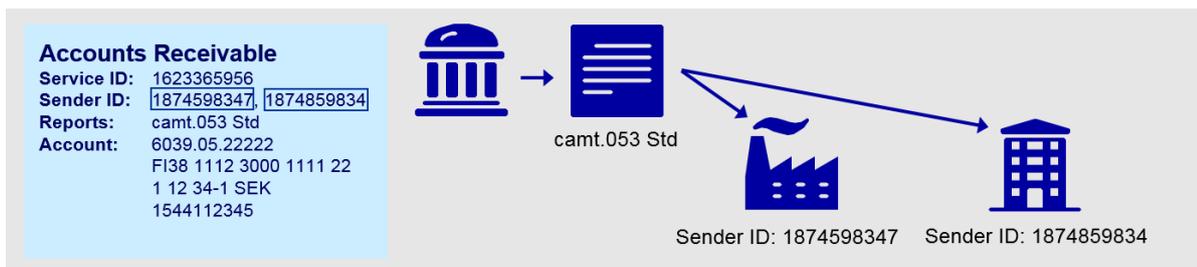


5.2 Sender ID

A Sender ID will technically identify which ID the party (company) will use when sending and receiving files to/from Nordea.

The reports will be sent to the Sender ID(s) connected to the Account Group. A Sender ID uniquely identifies a Corporate Access File transfer schedule.

Connected Sender ID(s) could be the customer's own or e.g. a Service Bureau that handles invoicing and reconciliation of Accounts Receivable.



5.3 Periodicity

The report will be provided on a daily frequency. Daily reporting includes all transactions from a given banking day.

Notification reports may be provided multiple times per day.

5.4 Delivery

The account statements/reports will be sent as soon as they are ready, i.e. Nordea will not wait until all accounts included in an Account Group are created by each local country.

Latest delivery time for all messages/files is 07:00 CET on the following day (Booking day +1)¹. Corporate Access Account Reporting will not produce statements on non-banking days.

¹ Note: Nordea will always deliver on a best effort basis.

5.5 Empty statements

The customer can choose to have account statements on all banking days or only on the days when there have been transactions on the account. If the option “all banking days” is chosen and the account has no transactions during the reporting period, only balance information will be reported (empty statement).

5.6 Sequence numbering

The statements will include two types of sequence numbers: Legal sequence number and Electronic sequence number.

The Legal sequence number will be reset every year and starts with number 1, but in case of an empty statement the Legal sequence number will be 0 (zero).

The Electronic sequence number will always increase and will not be reset.

5.7 Copy/duplicate indicator

The copy/duplicate indicator specifies if a statement is a copy of an previously delivered statement. The XML tag <CpyDplctInd> will in such occurrence include the code “DUPL” which indicates that it is a duplicate or a corrected statement. Any previous versions shall be discarded. Please note that same sequence numbers as in original statement will be reported in the duplicate statement (see 5.6), but a unique Message ID will be reported in XML tag <MsgId>.

Such occurrence may happen if payment data is missing in the original statement sent to a customer.

5.8 IBAN / BBAN in reporting

The customer can choose if they want to get the reported account in IBAN account format or in BBAN (local) account format. The set-up is made in Corporate Netbank Administration (CNA) and will be applicable for all accounts in the Account Group. Please note: if only one format is applicable in a country, the account will be delivered in that format regardless of which option is chosen in CNA, e.g. IBAN format for Finland.

5.9 Recipients

Corporate Access Account Reporting can be sent to multiple recipients. The customer receiving the reporting must have a valid Corporate Access File Transfer schedule.

6 Camt.054C utilisation

The Credit Notification message (camt.054C) provides valuable details concerning Accounts Receivable. The message contains details on credit transactions for a given local account. Camt.054C enables the customer to receive Credit Notifications from multiple countries in one single file format. See country specific chapter for details on transaction types and content.

6.1 Norway

6.1.1 General description – payment infrastructure

Incoming payments in Norway are processed by the local clearing house Nets, or as internal account to account payments within Nordea.

Incoming payments cleared via Nets are summarised and divided into five different transaction types. The basis of the credit notification message is generated by Nets and sent to Nordea in a separate camt.054C message. It contains credit information for all local Nordea accounts registered for this specific service.

The camt.054C message includes structured and detailed data on the following incoming transaction types (booked as a lump sum):

- Payments with valid KID - PMNT/RCDT/VCOM
- Payments with structured invoice number PMNT/RCDT/ATXN
- Electronic payments with/without advice - PMNT/RCDT/DMCT
- Direct debit (AvtaleGiro) - PMNT/RCDT/VCOM
- Manual payments (transfer form without KID) PMNT/RCDT/DMCT

When Nordea has received the data from Nets, the bank will create a camt.054C message that adds bank internal transactions, Cash pool transactions and all incoming cross-border payments.

- Bank internal transactions
 - Domestic: PMNT/RCDT/ACDT
 - International: PMNT/RCDT/XBCT

6.1.2 Available payment types in the camt.054C message from Norway

The following payment types are available in the camt.054C message from Norway:

Incoming payment types	Transaction category	Remittance Information	Local service description
Reference (OCR) payments	PMNT/RCDT/VCOM	Structured (SCOR)	Payments with valid KID (=Customer identification No)
Payments with structured invoice information	PMNT/RCDT/ATXN	Structured	Payments with structured invoice number
Non-reference payments Paper-based payments	PMNT/RCDT/ DMCT	Unstructured	Electronic payments with or without advice Payments with Giro (Giro transfer form without KID)
Transfers / Account-to-Account payments	PMNT/RCDT/ACDT	Unstructured	Bank internal transactions (domestic)
Intercompany payments	PMNT/RCCN/ACON	Unstructured	Intercompany transaction
Cash pool transfer	PMNT/RCCN/COAT	Unstructured	Global Cash pool transfer
Cash Management topping	CAMT/ACCB/TOPG	Unstructured	Cash management topping transaction
Cash Management sweeping	CAMT/ACCB/SWEP	Unstructured	Cash management sweeping transaction
Zero Balancing	CAMT/ACCB/ZABA	Unstructured	Zero Balancing transaction
Point of Sale	PMNT/CCRD/POSD	Unstructured	BAX Card settlement (only lump sum)
Lockbox	PMNT/LBOX/LBDP	Unstructured	Lock box/Night safe deposit
Cross-border / cross currency	PMNT/RCDT/XBCT	Unstructured	Cross-border ordinary payment Cross-border express payment Payment from other Norwegian banks via Swift clearing
Cross-border Intercompany payments	PMNT/RCDT/XICT	Unstructured	Cross-border Intercompany payment

6.2 Sweden

6.2.1 General description – payment infrastructure

The mainstream of the payments goes through two payment hubs: Bankgirot is the jointly bank-owned hub; and PlusGiro is the other hub. PlusGiro is wholly owned by Nordea.

Almost all companies have a bankgiro number and/or plusgiro accounts for receivables and often the remitter chooses which type of payment to make.

In Sweden it is common practice to use credit notes, as provided by the creditor, which are deducted by the remitter against any debit invoice (or structured reference payment) before processed further on to the creditor.

Note: Due to this process routine, Bankgirot and PlusGiro accept sending “zero” amounts to a creditor to provide information about which invoices have been deducted by the provided credit note.

6.2.2 Available payment types in the camt.054C message from Sweden

The following payment types are available in the camt.054C message from Sweden:

Incoming payment types	Transaction category	Remittance Information	Local service description
Reference (OCR) payments	PMNT/RCDT/VCOM	Structured (SCOR)	OCR Payments from Bankgirot and PlusGiro
Non-reference payments	PMNT/RCDT/AUTT	Structured OR Unstructured	Payments with structured or unstructured message Internal incoming Cash Pool transactions
Point of sales	PMNT/CCRD/POSD	Unstructured	Card acquiring (Only lump sum)
Paper-based payments	PMNT/RCDT/DMCT	Unstructured	Payments via envelope service
Lockbox	PMNT/LBOX/LBDP	Unstructured	Lock box / Night safe deposit
Cross border / cross currency	PMNT/RCDT/XBCT	Unstructured	Cross-border ordinary payment Cross-border express payment Cross-border Intercompany payment
Instant Payments (Swish)	PMNT/RRCT/ACDT	Unstructured	Mobile Payments via Swish
Instant SEK Payments	PMNT/RRCT/ENCT	Structured OR Unstructured	Real time payments

6.3 Finland

6.3.1 General description

A credit notification of the Finnish accounts includes incoming payments defined in chapter 6.3.5 and the corrections of these transactions. The reported payments can include structured or unstructured remittance information.

The incoming payments reported on camt.054 Credit Notification are reported as single transactions on the (Corporate Access Account Reporting) account statement camt.053.

6.3.2 Reference payments

The use of structured creditor reference is common in Finland. An invoicing company identifies invoices sent to its customers through a creditor reference number and use the creditor reference for matching incoming payment to an outstanding invoice. A creditor reference number can be formed for example from the customer number or the invoice number according to the rules of the domestic Finnish creditor reference number format or International RF creditor reference.

A domestic Finnish creditor reference number include a minimum of 4 and a maximum of 20 numbers including a calculated check digit. The international reference up to 25 alfa-numeric is formed according to the ISO 11649 specification.

The creditor reference will be reported as structured information if it complies with the rules above. In case of the creditor reference is not following the structure of neither domestic Finnish nor International creditor reference, it is reported as unstructured information.

Guidelines for creating and using reference numbers are available at Finance Finland [homepage](#) and International Organization for Standardization (ISO) [page](#) (RF reference).

6.3.3 Non-reference payments

Unstructured remittance information is used when an invoicing company identifies the invoice sent to a customer by free format text. The information the remitter has added to the payment is reported in the camt.054 Credit Notification, unstructured information with a maximum of 140 characters.

6.3.4 Additional optional service 2 (AOS2) to SEPA Credit Transfers

The additional optional service 2 (AOS2) to SEPA Credit Transfer bundles several invoices and credit notes to one payment. The netted amount is credited to the beneficiary's account and the specifications of the invoices and credit notes included in the netted sum are reported on the camt.054 Credit Notification and camt.053 Account Statement extended.

6.3.5 Available payment types in the camt.054C message from Finland

The following payment types and their corrections are available in the report. Corrections of the payments are reported by using Reversal Indicator value "True".

Incoming payment types	Transaction category	Remittance Information	Local service description
Incoming payment from SEPA area, with or without reference	PMNT/RCDT/ESCT PMNT/RRCT/ESCT	Structured (SCOR) OR Unstructured	For example: SEPA Credit Transfer SEPA Instant Credit Transfer E-payment, e-invoice Envelope payments Mobile payments
Urgent payment from another Finnish bank (POPS)	PMNT/RCDT/PRCT	Structured (SCOR) OR Unstructured	Urgent payment
Account transfer between own accounts	PMNT/RCCN/ICCT	Structured (SCOR) OR Unstructured	Account transfer between own euro accounts with Nordea Finland Local cash pool internal funds transfers
SEPA Direct Debit	PMNT/IDDT/ESDD PMNT/IDDT/BBDD	Structured (SCOR) OR Unstructured	Direct debiting ESDD = B2C BBDD = B2B
Direct payments	PMNT/RCDT/AUTT	Structured (SCOR)	Direct payment
LockBox	PMNT/LBOX/LBDP PMNT/LBOX/NTAV PMNT/CNTR/CDPT	Structured (SCOR) OR Unstructured	Cash supply services
Cross border / cross currency	PMNT/RCDT/XBCT PMNT/RRCT/XBCT	Structured (SCOR) OR Unstructured	Cross border / cross currency payment Account transfer in currency between own accounts within Nordea Finland Nordea Payment
Nordea Intercompany payment	PMNT/RCCN/XICT	Structured (SCOR) OR Unstructured	Account transfer between own accounts within Nordea (INTC)
Cash pool transfer	PMNT/RCCN/COAT	Unstructured	Global Cash pool transfer
Cash Management topping	CAMT/ACCB/TOPG	Unstructured	Cash management topping transaction
Cash Management sweeping	CAMT/ACCB/SWEP	Unstructured	Cash management sweeping transaction
Zero Balancing	CAMT/ACCB/ZABA	Unstructured	Zero Balancing transaction

6.4 Denmark

6.4.1 General description

Reference payments (OCR) are either paid via a transfer form or a credit transfer.

The most common transfer form is form type 71 with a 15-digit reference. Another option is the form type 75 with a 16-digit reference and the possibility to add unstructured text in the payment.

Credit transfers can include either a structured OCR reference or unstructured remittance information (not both). The OCR reference must be according to the ISO 11649 specification.

Transfer forms are booked in lumpsums on the account, but for form type 71 single booking can be arranged.

Credit transfers are always booked as single transactions on the account.

6.4.2 Available payment types in the camt.054C message from Denmark

The following payment types are available in the camt.054C message from Denmark:

Incoming payment types	Transaction category	Remittance Information	Local service description
Reference (OCR) payments	PMNT/RCDT/VCOM	Structured (SCOR)	Reference (FIK) payments; Transfer Form types 71
Reference (OCR) payments	PMNT/RCDT/VCOM	Structured (SCOR) AND Unstructured	Reference (FIK) payments; Transfer Form types 75
Non-reference payments	PMNT/RCDT/VCOM	Unstructured	Reference (FIK) payment Transfer Form type 73
Domestic Credit Transfers / Account-to-Account payments	PMNT/RCDT/DMCT	Structured (SCOR) OR Unstructured	Standard Credit Transfer Same Day credit transfer Intercompany payment Easy Account payment
Instant DKK payments	PMNT/RRCT/ENCT	Structured OR Unstructured	Real time payments
Cash pool transfer	PMNT/RCCN/COAT	Unstructured	Global Cash pool transfer
Cash Management topping	CAMT/ACCB/TOPG	Unstructured	Cash management topping transaction
Cash Management sweeping	CAMT/ACCB/SWEP	Unstructured	Cash management sweeping transaction
Zero Balancing	CAMT/ACCB/ZABA	Unstructured	Zero Balancing transaction
Mobile Payments	PMNT/RRCT/DMCT	Unstructured	Mobile Payments
Point of sales	PMNT/CCRD/POSD	Unstructured	Card acquiring transactions - 'Dankort'
Returned items/corrections	PMNT/RCDT/RRTN	Unstructured	Returned domestic credit transfers
Lockbox	PMNT/LBOX/LBDP	Unstructured	Lockbox/Night safe deposits

Incoming payment types	Transaction category	Remittance Information	Local service description
Cross border / cross currency	PMNT/RCDT/XBCT	Unstructured	Cross-border ordinary payment Cross-border express payment Cross-border Intercompany payment

7 Camt.053 Extended

The camt.053 Extended message provides valuable details for reconciling General ledger, Accounts Receivable and Accounts Payable. The message contains account statement information and transactions details on credit and debit transactions for a given local account. The customer may receive the message from multiple countries in one single file format. See country specific chapter for details on transaction types and content.

All the Transaction codes are listed in the Message Implementation Guide, but you will find more details about outgoing and incoming payments in this document.

7.1 Credit notification details included in camt.053 Extended

The camt.053 Extended is a combination of the camt.053 Standard and the camt.054 Credit Notification. All transactions booked on the account will be included in the camt.053 Extended. For incoming payments there will be additional transaction details compared to the camt.053 Standard. These payment types are listed in chapter 6.

7.2 Debit notification details included in camt.053 Extended

The debit notification provides valuable details concerning Accounts Payable.

The message contains details of payment transactions initiated via Corporate Access Payables. See country specific chapter below for details on payment types and contents.

7.2.1 Available payment types in Denmark

Outgoing payment types	Entry category ²	Transaction category ³	Remittance Information	Local service description
Transfer form	PMNT/ICDT/DMCT	PMNT/ICDT/VCOM	Structured (SCOR)	Payment with FIK (OCR-service) references

² When batch (lump-sum) booking applies

³ When single booking applies Bank Transaction Code (BTC) will only be reported on Entry level

Credit transfer	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Unstructured	Standard credit transfer Same day credit transfer Easy Account payment
Instant DKK payment	PMNT/IRCT/ENCT		Structured OR Unstructured	Real time payments
Pension payment	PMNT/ICDT/SALA	No details reported	Unstructured	Standard credit transfer Same day credit transfer Easy Account payment
Salary payment	PMNT/ICDT/SALA	No details reported	Unstructured	Standard credit transfer Same day credit transfer Easy Account payment
Intercompany payment (Domestic)	PMNT/ICCN/ICCT		Unstructured	
Cross border payment, incl. SEPA CT	PMNT/ICDT/XBCT		Structured or Unstructured	
Cross border Express payment	PMNT/ICDT/PRCT		Unstructured	
Intercompany payment (Cross border)	PMNT/ICCN/XICT		Unstructured	
Financial and Same-Day-Value payment	PMNT/ICDT/SDVA		Unstructured	

7.2.2 Available payment types in Finland

Outgoing payment types	Entry category ⁴	Transaction category ⁵	Remittance Information	Local service description
SEPA Credit Transfer	PMNT/ICDT/ESCT PMNT/IRCT/ESCT	PMNT/ICDT/ESCT PMNT/IRCT/ESCT	Structured (SCOR) or invoice (CINV and CREN) reference	Payment with structured (OCR) or invoice references
Money order	PMNT/ICDT/ESCT	PMNT/ICHQ/ CASH	Unstructured	
Urgent credit transfer within Nordea Finland	PMNT/ICDT/PRCT		Structured or Unstructured	
Urgent payment to another bank in Finland	PMNT/ICDT/PRCT		Structured or Unstructured	
Pension payment	PMNT/ICDT/SALA PMNT/IRCT/SALA	No details reported	Not provided	
Salary payment	PMNT/ICDT/SALA PMNT/IRCT/SALA	No details reported	Not provided	
Intercompany payment (Domestic)	PMNT/ICCN/ICCT	No details reported	Unstructured	Domestic Intracompany via SWIFT

⁴ When batch (lump-sum) booking applies

⁵ When single booking applies Bank Transaction Code (BTC) will only be reported on Entry level

Cash pool transfer within Nordea Finland	PMNT/ICCN/COAT		Unstructured	
Foreign currency payment	PMNT/ICDT/XBCT	PMNT/ICDT/XBCT	Structured or Unstructured	
SWIFT cheque	PMNT/ICDT/XBCT	PMNT/ICHQ/XBCQ	Unstructured	
Urgent foreign currency payment	PMNT/ICDT/XBCT	PMNT/ICDT/PRCT	Unstructured	
Foreign currency intercompany payment	PMNT/ICDT/XBCT	PMNT/ICCN/XICT	Unstructured	
Financial and Same-Day-Value payment	PMNT/ICDT/SDVA		Unstructured	

7.2.3 Available payment types in Norway

Outgoing payment types	Entry category ⁶	Transaction category ⁷	Remittance Information	Local service description
Reference (OCR) payments	PMNT/ICDT/DMCT	PMNT/ICDT/VCOM	Structured (SCOR, CINV and CREN)	Payment with KID (OCR-service) or invoice references
Credit transfer without advice	PMNT/ICDT/DMCT	PMNT/ICDT/ADBT	Unstructured	Domestic payment without advice
Credit transfer with advice	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Unstructured	Domestic payment with advice
Money order (payment advice)	PMNT/ICDT/DMCT	PMNT/ICHQ/ CASH	Unstructured	Domestic money order
Tax payment	PMNT/ICDT/DMCT	PMNT/ICDT/TAXE	Structured or Unstructured	Domestic tax payment
Pension payment	PMNT/ICDT/SALA	No details reported	Not provided	Pension payment
Salary payment	PMNT/ICDT/SALA	No details reported	Not provided	Salary payment
Intercompany payment (Domestic)	PMNT/ICCN/ICCT		Unstructured	Domestic Intercompany payment
Cross border payment, incl. SEPA CT	PMNT/ICDT/XBCT		Structured or Unstructured	Ordinary cross-border payment via SWIFT
Cross border Express payment	PMNT/ICDT/PRCT		Unstructured	Express cross-border payment via SWIFT
Intercompany payment (Cross-border)	PMNT/ICCN/XICT		Unstructured	Cross border Intercompany payment
Financial and Same-Day-Value payment	PMNT/ICDT/SDVA		Unstructured	Financial and Same-Day-Value payment

⁶ When batch (lump-sum) booking applies

⁷ When single booking applies Bank Transaction Code (BTC) will only be reported on Entry level

7.2.4 Available payment types in Sweden

Outgoing payment types	Entry category ⁸	Transaction category ⁹	Remittance Information	Local service description
Reference (OCR) payment	PMNT/ICDT/DMCT	PMNT/ICDT/VCOM	Structured (SCOR)	Payment with OCR-references
Giro payment	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Invoice reference (CINV and CREN) or Unstructured	Payment to PlusGiro account Payment to Bankgiro number
Credit transfer	PMNT/ICDT/DMCT	PMNT/ICDT/DMCT	Unstructured	
Instant SEK payment	PMNT/IRCT/ENCT		Structured or Unstructured	Real time payments
Money order (payment advice)	PMNT/ICDT/DMCT	PMNT/ICHQ/ CASH	Unstructured	
Pension payment	PMNT/ICDT/SALA	No details reported	Not provided	
Salary payment	PMNT/ICDT/SALA	No details reported	Not provided	
Intercompany payment (domestic SWIFT)	PMNT/ICDT/XBCT	PMNT/ICCN/ICCT	Unstructured	
Cross border payment, incl. SEPA CT	PMNT/ICDT/XBCT	PMNT/ICDT/XBCT	Structured or Unstructured	
Cross-border Express payment	PMNT/ICDT/XBCT	PMNT/ICDT/PRCT	Unstructured	
Intercompany payment (cross-border)	PMNT/ICDT/XBCT	PMNT/ICCN/XICT	Unstructured	
Cross-border cheque	PMNT/ICDT/XBCT	PMNT/ICHQ/XBCQ	Unstructured	
Financial and Same-Day-Value payment	PMNT/ICDT/SDVA		Unstructured	

⁸ When batch (lump-sum) booking applies

⁹ When single booking applies Bank Transaction Code (BTC) will only be reported on Entry level

8 Example files

Example files will be available at nordea.com. The example files contain samples of the most common transaction types.

9 User support

Contact information for customer user support is available at [nordea.com/cash management/contact us](https://nordea.com/cash-management/contact-us).

Technical support if you have technical related questions regarding **Corporate Access file integration**, please reach out to Nordea's ERP Support via email to erpsupport@nordea.com.