Nordea

Corporate Payments Service

Message Implementation Guidelines

pain.001.001.09

CustomerCreditTransferInitiationV09

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1. Introduction

This Message Implementation Guideline (MIG) defines how information in payment message (scheme name **pain.001.001.09**) should be structured for the exchange between the Message sender and Nordea. Payment message pain.001.001.09 is in use in Corporate Payments Service from November 2026.

Nordea's MIG is considered as an appendix to the ISO 20022 MDR for Payments Initiation 2019 (part 1 to 3) and the CGI-MP documentation (see below), why it is expected by the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This Message Implementation Guideline comply with the international definitions for content and use of an ISO20022 pain.001.001.09 Customer Credit Transfer Initiation and Common Global Implementation - Market Practice (CGI-MP) Credit Transfer Initiation recommendations, which are available at: **CGI-MP Link**

This document contains references to documents relevant for this MIG: ISO 20022, Payments Initiation - Maintenance 2019 (part 1 to 3), Approved by the Payments SEG on 21st January 2019, Message Definition Report, Edition February 2019 (part 1 to 3) - **Link**, pain.001.001.09, CustomerCreditTransferInitiationV09

2. About Corporate Payments Service

Nordea's Corporate Payments Service allows companies to pay all payments made via credit transfer using ISO 20022 international message standard.

The service is in use in Finland and covers the processing of ordinary SEPA credit transfers as well as salaries, urgent payments and foreign currency payments. The service is designed as a mass payment service, which is why it is important to bulk as many payments as possible in a single payment batch. Customers can upload payment messages using Web Services or SWIFTNet FileAct. The authentication method depends on the used channel.

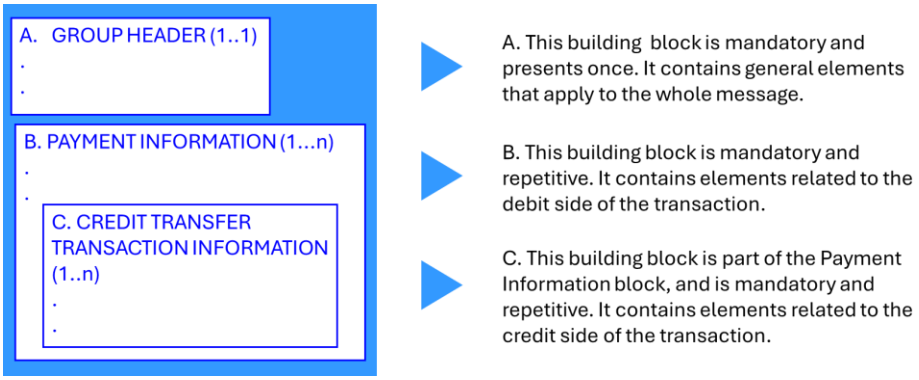
3. Message structure

This chapter defines the structure of the payment message as well as the payment status report and the cancellation request in use.

3.1 Payment message

Payment message described in this document is **pain.001.001.09**.

The term ' message' is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and Credit Transfer Transaction Information, see the image below.



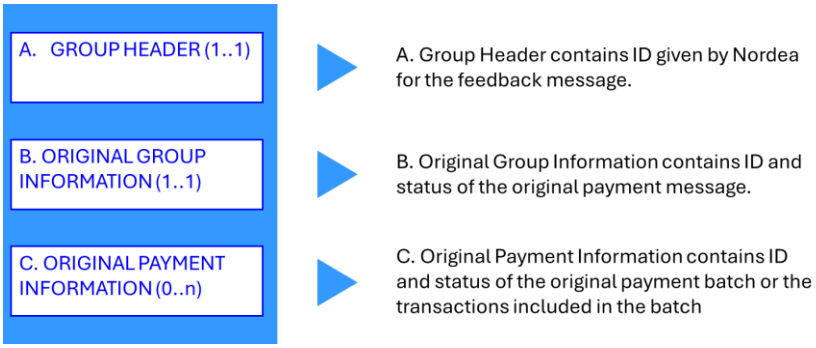
A message sent to Nordea can contain payments from several payers (different service ids). One file may contain several payment messages, but for more efficient processing of the files we recommend that one file only contains one message.

The detailed pain.001.001.09 XML message structure will be depicted in the Guidelines chapter.

3.2 Payment status report

After a payment message has been checked at reception and in connection with executing the payment, Nordea forms a feedback message, "Payment Status Report". Payment message pain.001.001.09 receives Payment status report **pain.002.001.03**.

The image below describes the payment status report structure:



See more information and instructions on feedback in the Corporate Payments Service v3 service description.

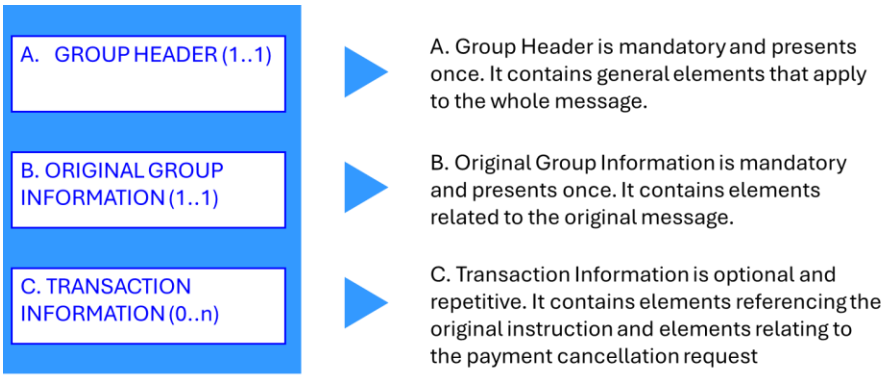
3.3 Payment cancellation request

With a cancellation request, the payer can ask the bank to cancel payment batch or transaction that has been a received by the bank but not yet executed. If possible, Nordea will try to cancel the transaction and sends a feedback message of a successful cancellation.

Cancellation request in use is **pain.006.001.01**.

A cancellation request sent to Nordea may only contain requests from one payer (i.e. have one service id). With one message you can cancel one or more batches (PaymentInformation) or one or more payments in a batch (CreditTransferTransactionInformation).

The cancellation message consists of three blocks: A. Group Header, B. Original Group Information, and C. Transaction Information. The image below describes the message structure.



Cancellation requests sent before the debit date (Requested Execution Date) - also those sent on non-banking days - can be processed providing that the Ids of the original message are correct: (MessageIdentification, Payment Information Identification, Instruction Identification, EndToEnd Identification).

A cancellation request can concern a batch (Payment Information) or a transaction (Credit Transfer Transaction). Cancelling an entire message with a Message Identification is not possible; in such a case, all the individual batches in the message must be cancelled.

A cancellation must be made with the exact same Ids as the original order was made:

- Cancelling a **batch** requires that the message has the original Message Identification in the OriginalMessageId field and the original Payment Information Identification in the OriginalPayment Information Id field
- Cancelling a **transaction** requires that the message contains Message Identification, Payment Information Identification (if it was included in the original message), Instruction Identification (if it was included in the original message) and EndToEnd Identification.

Nordea can attempt to cancel files that were sent on the debit date / the requested execution date:

- **SEPA credit transfers** are processed in payment runs that are repeated approximately every 20 minutes, so cancellation may be possible if the file and its cancellation request have been sent in between payment runs
- Urgent payments cannot be cancelled
- **Currency payments** are forwarded to the payment execution continuously during the day they arrive, so cancelling them is also unlikely to succeed.

See more information and instructions on forming cancellation request in the Corporate Payments Service v2 service description.

4. Additional instructions

4.1 Service ID

Nordea's service ID is mandatory information. It can be given in the:

- Initiating Party / OrganisationIdentification element, in which case it will be used as the service ID for all batches in the message
- Debtor / OrganisationIdentification element, in which case it will be used as the payer's service ID. The Debtor service ID is used even if a service ID has been given in Initiating Party.

4.2 Defining the payment type

In the ISO 20022 standard the payment type can be given either on the debit level or on the credit level. We recommend that the payment type is given on the debit (payment information) level because only that will be transferred to the creditor bank. In salary and pension payments the Category Purpose "SALA" must be given on the debit level.

Routing of payments to **SEPA** processing: the instructed currency is the euro; the debit account currency is the euro; the credit account is in IBAN format and the beneficiary's bank adheres to the SEPA credit transfer rules.

Routing of payments to foreign **currency payment** processing: the instructed currency is other than the euro, or the debit account currency is other than the euro, or the credit account is not in IBAN format, or the beneficiary's bank does not adhere to the SEPA credit transfer rules.

Credit transfers – payment method "TRF"

- SEPA credit transfers: Nordea determines from the given data whether the payment conforms to the SEPA rules and routes the payment to the SEPA channel. Hence the "SEPA" code in Payment Type Information / Service Level is not needed, but it can be given. If the Service Level "SEPA" is given but the payment does not fulfil the SEPA criteria, the payment is routed as a foreign currency payment.
- Urgent payment (domestic or cross-border): Payment Type Information / Service Level / Code "URGP".
    - Urgent payments include payments
        - where the beneficiary's account is in Nordea Bank Finland
        - where the beneficiary's account is in another Finnish bank, but the beneficiary's IBAN is that of another Finnish bank

        - where the beneficiary's account is in a foreign bank; the payment is transmitted as an urgent foreign currency payment order.
    - Urgent payments going outside Finland that conform to the SEPA rules ("URGP") are not yet possible. This kind of a payment is processed as an urgent foreign currency payment order.
- Own transfer: Category Purpose "INTC".

4.3 Character set and special characters

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1.

Special characters, including the Scandinavian characters å, ä and ö, are **not** allowed in **identification elements** (MessageId, PaymentInformationId, InstructionId, and EndtoEndId).

Special characters can be used in the remaining part of the message but the following characters will be converted to '_':

- æ ø Æ Ø
- / - ? : ( ) . , ' + @
- Space

The Scandinavian characters 'å', 'ä', and 'ö' can be used and won't be converted.

Note: Avoid the characters such as the ones listed below in name, addresses and remittance information elements:

Character	Description
<	Less-than
>	Greater-than
"	Double quote
&	Ampersand
¤	Currency sign (typography)

Also, references, identifications and identifiers must be in-line with the following:

- Content must not start or end with a '/'
- Content must not contain '//'

4.4 Amount fields

The amount fields in payment messages are cut after two decimals.

The XML tags in the amount field may not include special characters (e.g. line divisions) or spaces.

The amount of the payment is given in the Instructed Amount element. In a foreign currency payment it is also possible to state the amount to be debited (e.g. in euros) and the currency of the order.

Example of a countervalue payment:

- a payment in USD worth EUR 1,000
- the payment is debited in euros and sent forward in USD

```
<Amt>
        <EqvtAmt>
            <Amt Ccy="EUR">1000.00</Amt>
            <CcyOfTrf>USD</CcyOfTrf>
        </EqvtAmt>
</Amt>
```

4.5 Payer's identifications for the payment

The ISO 20022 standard has two transaction level IDs for a payment:

- EndToEnd ID (mandatory) is transmitted to the beneficiary and returned to the payer on feedback messages (see "Payment Status Report") and on the account statement.
- Instruction ID (optional) is not transmitted through the payment chain but is returned only to the payer on feedback messages and the account statement.

The IDs must be unique for 3 months. The service checks that the transaction's EndToEnd ID and Instruction ID are unique for 3 months. If not, the payment is assumed a double transaction and is rejected.

In a SEPA credit transfer the EndToEnd Id is transmitted to the beneficiary in its own field. In foreign currency payments the service moves the EndToEnd Id to the remittance information field on row 1 with the prefix "/ROC/" ("Ordering Customer Reference"). In this case there is one less row for free text available.

4.6 Creditor reference on credit transfer

The international reference (ISO 11649, RF reference) is transmitted in payments as such.

Example of international reference "RF4512454" in the RemittanceInformation of an XML message:

```
<RmtInf>
        <Strd>
            <CdtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
```

```
                    <Issr>ISO</Issr>
                </Tp>
                <Ref>RF4512454</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
```

In a SEPA payment the domestic reference is transmitted in a structured message with or without zeroes in front as shown in the example below. Example of domestic reference ”1245” in the RemittanceInformation of an XML message:

```
    <RmtInf>
        <Strd>
            <CdtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                </Tp>
                <Ref>1245</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
```

4.7 Credit notes in SEPA credit transfers

Nordea supports the extended SEPA definitions defined by Finance Finland, which enable the forwarding of credit notes by credit transfer. The credit note is carried in the remittance information. The payer may include one unstructured remittance itemisation and a maximum 999 structured remittance itemisations (see ERI information below).

The structured remittance information contains invoice and credit note information, and their net amount forms the payment transaction amount. The structured remittance information is forwarded to banks supporting the SEPA extension (mainly banks operating in Finland) and the unstructured remittance information to those banks not supporting the SEPA extension.

When extended credit note processing is applied, the itemisations are transmitted to the beneficiary’s account statement even if the beneficiary uses a transaction statement of incoming reference payments in KTL format. However, the itemisations are transmitted to reference payment files in XML format, although many updating programs of sales ledgers do not yet support the utilisation of this feature.

Before starting to apply extended credit note processing, it is a good idea to check that this does not cause the beneficiary unexpected manual work. In most programs, the sales ledger cannot be updated automatically from the account statement; instead, a separate reference payment file in KTL format is mainly used.

Extended Remittance Information (ERI)

ERI (previously AOS2) consists of **one mandatory piece of unstructured remittance information**, maximum of 140 characters includes information on invoices and credit notes as a summary message. The unstructured remittance information is forwarded to banks, which are not using ERI service. The information is **not** forwarded to the banks that offer and use ERI service.

ERI consists also of **at least 2 and not more than 999** structured messages, each having a maximum of 280 characters. The information is forwarded to beneficiaries via the banks that offer ERI service. One of the structured messages is either an invoice or a credit note.

- Information on the invoice or credit note – ReferredDocumentInformation / Type / Code CINV or CREN
- Invoice amount – RemittedAmount or CreditNoteAmount
- Invoice or credit note reference – CreditorReference or message in invoice or credit note – AdditionalRemittanceinformation
- If there is no reference or message, you can also give the invoice number ReferredDocumentInformation / Number and the date of the invoice ReferredDocumentInformation / Date.

The bank rejects the payment if either of the following is true for ERI credit transfer:

- The mandatory unstructured message has more than 140 characters
- A structured element has over 280 characters between the separators <Strd> and </Strd>.

More instructions on the usage of Extended Remittance Information (ERI) can be found from Finance Finland website.

4.8 Prioritisation of file processing

The element InstructionPriority in the Payment Information block is optional. If the value is set "HIGH", the particular batch is processed before the customer's other payments in the next payment run. Please note that InstructingPriority does not affect the payment's transfer speed, only the processing priority in Nordea. InstructionPriority is interpreted only for each batch, i.e. debit level.

4.9 Clearing codes

ISO clearing codes are maintained in "External Code Lists", which can be found on the ISO 20022 web pages. Nordea checks the allowed values based on the list. The name of the beneficiary's bank is mandatory information in addition to the clearing code.

4.10 Charges

In SEPA payments the charging of costs ChargeBearer is always “SLEV”

In other payments the charging of costs ChargeBearer “SHAR” is mandatory when the beneficiary’s bank is located in an EU or EEA country.

In other cases the option “in full” (ChargeBearer “DEBT”) can also be used.

Under the payment services act, the bank may not execute payment orders which would require illegal charging of fees. The bank will not forward these payments but reject them. Electronic feedback is formed of rejected payments for the customer to retrieve.

4.11 Use of postal address

There are two ways to state the postal address of the parties included in the payment (payer, beneficiary, ultimate payer, ultimate beneficiary).

The structured postal address format requires at minimum Town Name and Country Code elements. Also other structured address elements that are part of pain.001.001.09 scheme can be used. These are Department, Sub Department, Street Name, Building Number, Building Name, Floor, Post Box, Room, Post Code, Town Location Name, District Name, and Country Sub Division. Note that the elements must be in the order defined by the scheme.

The hybrid address format consists of Town Name, Country Code and Address Line at minimum. There can be two Address Lines, 70 characters of text in each (2 * 70). Hybrid address can also contain more structured address elements but these must not be repeated in Address Line element.

Beneficiary’s (creditor’s) address is mandatory in currency payments. It can be either in hybrid or structured format.

Beneficiary’s address is mandatory also in money orders. The structured format including the following data elements is recommended: Street Name, Building Number, Post Code, Town Name, and Country.

The unstructured format, i.e. address that does not contain Town Name and Country, is not allowed from November 2026. Payments with an unstructured address for any party will be rejected.

4.12 Debit entry

As a default, SEPA credit transfers, urgent payments to Finnish banks, and foreign currency payments are debited as a lump sum to the payer's account. The data of a single payment is itemised on the account statement. We recommend making the debit entry into a lot.

A lot debit is requested by leaving out BatchBooking in GroupHeader or by giving "true" as its value. XML example: <BtchBookg>true</BtchBookg>

The payer can request on the message that payments are debited one by one. This means that every CreditTransferTransaction shows on the account statement as a single debit. In such a case, the feedback will be transaction-specific.

A single debit is requested by giving "false" as the BatchBooking value in GroupHeader. XML example: <BtchBookg>false</BtchBookg>

4.13 By order of

Nordea transmits the name of the accountholder to the beneficiary from Nordea's customer register as the payer's name.

If you want to make a payment on behalf of someone else, you can give the name of the original recipient of the invoice (Ultimate Debtor). You can either give it on debit level, which means that it applies to all payments in that batch, or for a single payment on credit level, if it is not given on debit level.

In a SEPA credit transfer the data is transmitted in its own field. In foreign currency payments the service moves the name of the Ultimate Debtor to the remittance information field with the prefix "B/O" ("By order of"). In this case there is one line less for free text available.

4.14 Ultimate beneficiary

The beneficiary, for example a finance company, can differ from the ultimate beneficiary. The ultimate beneficiary is given in the Ultimate Creditor field. In a SEPA credit transfer the data is transmitted in its own field. In foreign currency payments this data is not transmitted.

4.15 Salary and pension payments

Salary, pension, allowance and benefit payments are transmitted to beneficiaries in Finland as SEPA credit transfers, if the payment conforms to the SEPA requirements and the payments carry the Category Purpose code "SALA". The Category Purpose code must be given on debit

level. As Nordea's agreement provides, SEPA credit transfers assigned with "SALA" are debited to the payer's account on the due date.

Nordea transmits the name of the accountholder to the beneficiary from Nordea's customer register.

Due to salary confidentiality, the payer is not provided with an itemisation on payments with the SALA code.

If necessary, SALA payments can be prioritised in the beneficiary's bank and processed before other account transfers. The beneficiary's bank can also use the SALA code to update cash flow codes important in view of the beneficiary's customer relationship, so that the bank will know that this customer's salary or pension comes to the bank.

Payments to Finnish beneficiaries are credited on the next banking day, even when the beneficiary's account is with Nordea. Employers must particularly observe weekends and national holidays in salary and pension payments.

Nordea also transfers salaries and pensions (SALA) sent abroad as SEPA credit transfers so that they will reach the beneficiary's bank latest on the next banking day.

Salary files in which the debit date falls on a weekend or a national holiday are rejected.

Other Payment Types than SALA

SEPA payment files are also processed on the following public holidays in Finland if they do not fall on a weekend:

- Epiphany
- Ascension Day
- Midsummer Eve
- Independence Day
- Christmas Eve.

Foreign currency payments, urgent payments, and money orders are processed only on banking days.

4.16 Purpose code

The Purpose code is carried to the beneficiary in a SEPA credit transfer. The value of the Purpose code or a corresponding explanation is not carried to the payer's KTO account statement. In the XML account statement the value is carried to the payer's and the beneficiary's account statements.

The following specification codes, for example, can be used together with the Category Purpose "SALA" code.

- STDY (Study) = Student financial aid
- BECH (ChildBenefit) = Child benefit
- PENS (PensionPayment) = Pension
- BENE (UnemploymentDisabilityBenefit) = Assistance or benefit
- SSBE (SocialSecurityBenefit) = Compensation
- SALA (Salary) = Salary
- TAXS (TaxPayment) = Tax refund

4.17 Restrictions on Remittance Information

Basic SEPA credit transfer

The message can contain either **unstructured** free-form text or **structured** information, neither of which should exceed 140 characters:

- Unstructured remittance information: One free-form message in the schema can contain a maximum of 140 characters
- Structured remittance information: The number of characters is counted between the tags <Strd> and </Strd> (initial and final separator) and must not exceed 140 characters (data fields and XML tags together).

SEPA credit transfer (ERI)

Extended Remittance Information (ERI) includes:

- One free-form message, the maximum number of characters is 140
- At least 2 and no more than 999 pieces of structured itemisation information, each of which includes the information on one invoice or one credit note. Each structured itemisation between the tags <Strd> and </Strd> may have a maximum of 280 characters.

4.18 Cover bank / intermediary bank

In some payments the beneficiary may give the payer an instruction on how to route the payment. Such payments occur only in the US in the following situations:

- The payment is to be routed to the beneficiary's bank through another bank in the same country

- The beneficiary's bank has given instructions to send the foreign currency to a bank in a third country, for example a bank wants to have its USD payments sent to Frankfurt.

The cover/intermediary bank is entered in the BIC of IntermediaryAgent1 (IntrmyAgt1/FinInstnId/BIC).

4.19 Instructions to payer's bank

In foreign currency payments, it is possible to give instructions concerning the routing of the payment with a maximum of 60 characters in the InstructionForDebtorAgent element <InstrForDbtrAgt>. Free-form information may be used, for example, to inform Nordea about the payment routing suggested by the beneficiary. As this type of payment is always processed manually, the Instruction to payer's bank information should only be used when necessary.

Instructions to payer's bank is not applicable to cross-border SEPA payments.

5. Nordea usage of ISO20022 XML format

All elements or tags defined as "Mandatory" by ISO20022 for pain.001.001.09 are included in Nordea's *Corporate Payments Service* MIG. MIG includes also elements or tags that are optional or conditional, depending on criteria set by *Corporate Payments Service*. Elements or tags not used by the service are not always included in this MIG, even if they are included in the "*ISO 20022 Message Definition Report*" or in the "*CGI-MP Implementation Guide for ISO 20022 CustomerCreditTransferInitiation*".

The following is a description of used elements and columns in the MIG:

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment

ISO Index No = Reference number that refers to the related description in the "*ISO 20022 Message Definition Report*"
Structural sequence = Informs about which level a specific field is placed within the XML structure
Or = Nordea will provide one or the other field, but not both
Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a "field" in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).
XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The "Tag Name" will be stated at the beginning of a string which is to include the required information (i.e. <Dbtr>) and will end the string with the same "Tag Name", starting with a slash (i.e. </Dbtr>).
Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

1..1	One occurrence (required)
1..∞ 1..3	One or several occurrences (value for "∞" represents total number of occurrences) Minimum one occurrence must be used, and maximum 3 occurrences can be used. **Note:** True value of "∞" represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..∞	None or several occurrences can be used (value for "∞" represents total number of occurrences) **Note:** True value of "∞" represents unlimited number of occurrences.

Type = States the value to be transferred in the actual XML element. There is a total of seven different "Data Type" representations that can be used in a "*CustomerCreditTransferInitiating*": Identifier, Code, Text, Rate, Date Time, Amount & Indicator.

See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyIdentification135	6.1.12.5.6	SALES COMPANY PARTY
Code	PaymentMethod3Code	6.1.15.4.2	TRF = Credit Transfer
Text	Max35Text	6.1.15.4.1	AA22BB11
Rate	Rate	6.1.15.6.4	10.99999
Date Time	ISODateTime	6.1.12.5.1.2	2024-03-21T10:30:35.646+01:00
Currency	3Text	EUR	Currency
Amount	DecimalNumber	6.1.15.6.3	99999.99
Indicator	Indicator	6.1.15.4.3	true = Batch booking requested

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification "1.. ∞" as mandatory and "0.. ∞" for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI-MP.
XOR	eXlusive Or	Select either field, but not both
C	Conditional	Dependent upon certain conditions *or* optional to use by Nordea

Nordea comment = Informs of special rules or usage for each element. Please note that Nordea throughout this document will make a clear distinction between the term "payments" and the use of Request for Transfer (i.e. "instructions") whereas "payments" will always be referred to when one of Nordea Finland is the executing bank, whilst Request for Transfer will be used when executing bank is one of the other Nordea branches or any other bank outside Nordea.

6. Constraints

These are copied from the ISO 20022 Payments Initiation Message Definition Report – Part 2. The list contains only the constraints supported by Nordea.

C1 ActiveOrHistoricCurrency
The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency (SIX Interbank Clearing for ISO), consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the
Currency is exchanged (ISO 4217 Alpha-3).

C2 AnyBIC
Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C3 BICFI
Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C4 ChargeBearerRule
If ChargeBearer is present, then CreditTransferTransactionInformation/ChargeBearer is not allowed. If CreditTransferTransactionInformation/ChargeBearer is present, then ChargeBearer is not allowed. CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C17 Country
The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C18 CurrencyAmount
The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.

C19 IBAN
A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C22 IntermediaryAgent1AccountRule
If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C27 NonChequePaymentMethodRule
If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

C28 PaymentTypeInformationRule

If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

C31 UltimateCreditorGuideline
UltimateCreditor may only be present if different from Creditor.

C32 UltimateDebtorGuideline
UltimateDebtor may only be present if different from Debtor.

C33 UltimateDebtorGuideline
UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorRule
If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed. If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed. CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

7. Guidelines

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		**Customer Credit Transfer Initiation**	<CstmrCdtTrfInitn>				Message root, identifying message type
6.1.12.5	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader85	R	A set of characteristics shared by all individual Payment Information & transactions included in the message.
6.1.12.5.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Unique for each customer min. 90 calendar days. May not contain special characters including ”å”, “ä” and “ö”. Will be returned in status message pain.002 (Original Message Identifier).
6.1.12.5.1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2021-12-03T14:45:35+01:00 **Valid values:** Current date -30 calendar days
6.1.12.5.4	++		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	R	Number of individual transactions contained in the message. Will be validated, and Message rejected if incorrect value is detected. If value is correct, it will be returned in status message pain.002 (Original Number Of Transactions).
6.1.12.5.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	Total of all individual amounts included in the message, irrespective of currencies. The sum is the hash total of values in Instructed or Equivalent Amount. **Nordea:** 13 digits + 2 decimals allowed If included, value will be checked, and Message rejected if incorrect value. If value is correct, it will be returned in status message pain.002 (Original Control Sum).
6.1.12.5.6	++		InitiatingParty	<InitgPty>	[1..1]	PartyId135	R	Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	Name of Initiating Party. Not required by Nordea, recommended to use.
6.1.14.1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	Unique and unambiguous identification of a party.
6.1.14.2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	C	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362:2014 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.13.1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} LEI can only be used in combination with AnyBIC or Other.
6.1.13.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisation Identification1	C	Unique identification of an organisation, as assigned by an institution, using an identification
6.1.13.1.3.1	++++++		Identification	<Id>	[1..1]	Max35Text	R	Service Id given by Nordea. Mandatory either in element GroupHeader or PaymentInformation. If given in PaymentInformation element, the Id given in GroupHeader is not taken into account in the batch in question. Numbers and letters are allowed, no special characters
6.1.13.1.3.2	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationScheme Name1Choice	C	Name of the identification scheme. **Request for Transfer:** Mandatory if Initiating Party id <Othr> is used
6.1.13.1.3.2.1	+++++++		Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	R	**Used codes:** BANK = BankPartyIdentification, ExternalCode value
6.1.12.5.7	++		ForwardingAgent	<FwdgAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	For future use in Nordea. Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. Only one Debit with one Credit is allowed.
6.1.10.4.1	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	C	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)" **Request for transfer:** Mandatory. The following BIC must be used and reflect the signed RfT agreement: NDEAFIHH = Nordea Finland
6.1.10.2.4	++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option. If Member ID is provided, then Name and Postal Address are required.
6.1.10.2.5	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	Mandatory if postal address is given
6.1.18.1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Mandatory if postal address is given
6.1.18.1.16	+++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.15.4	+		PaymentInformation	<PmtInf>	[1..∞]	PaymentInstruction30	R	A set of characteristics shared by all individual transactions included in the message.
6.1.15.4.1	++		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	R	Mandatory. Unique for each customer min. 90 calendar days. May not contain special characters including ”å”, “ä” and “ö”. Will be returned in a Status Report pain.002 (Original Payment Information Identification).
6.1.15.4.2	++		PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	R	TRF = Credit Transfer
6.1.15.4.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	C	Not mandatory, default value ”true” **Used codes:** false = Single booking requested true = Batch booking requested
6.1.15.4.4	++		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumText	C	Optional in Payment Information level. Value will be validated if given
6.1.15.4.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	The value is the sum of the hash value in Instructed or Equivalent Amount. If used, the value will be validated, and Payment Information level rejected if found incorrect. **Nordea:** 11 digits + 2 decimals allowed
6.1.15.4.6	++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation26	C	A set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level. Recommended to given on Payment level as only that will be transferred to creditor bank.
6.1.16.1.1	+++		InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	C	Optional. If the value is set “HIGH”, the particular batch is processed before the customer’s other payments in the next payment run. Please note that InstructingPriority does not affect the payment’s transfer speed, only the processing priority in Nordea. InstructionPriority is interpreted only for each batch, ie debit level. **Used codes:** NORM (default), HIGH
6.1.16.1.2	+++		ServiceLevel	<SvcLvl>	[0.. ∞]	ServiceLevel8Choice	C	Agreement/rule under which the credit transactions should be processed. Maximum 1 occurrence supported by Nordea.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.16.1.2.1	++++		Code	<Cd>	[1..1]	External ServiceLevel1Code	R	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **Used codes:** SDVA = Same Day Value RTGS= Real Time Gross Settlement URGP = Urgent Payment Agreement/rule under which the underlying credit transactions should be processed. Maximum 1 occurrence by Nordea.
6.1.16.1.3	+++		LocalInstrument	<LclInstrm>	[0..1]	LocalInstrument2 Choice	C	Not used in Corporate Payments Service (CPS)
6.1.16.1.3.1	++++	{Or	Code	<Cd>	[1..1]	External LocalInstrument1Code	XOR	Not used in Corporate Payments Service (CPS)
6.1.16.1.3.2	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Not used in Corporate Payments Service (CPS)
6.1.16.1.4	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Specifies the high-level purpose of the instruction based on a set of predefined categories. Can be given at either Payment or Transaction Level. Payment types SALA and TREA can only be stated on this level.
6.1.16.1.4.1	++++		Code	<Cd>	[1..1]	External CategoryPurpose1Code	R	**Used codes are**: CORT = Financial payment INTC = Intra company payment SALA = Salary payment SUPP = Supplier payment (Default Value) TREA = Financial payment
6.1.15.4.7	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateAndDateTime2Choice	R	Requested execution is the date when the payment will be booked and processed if sufficient funds on the account. If time is given, it will be ignored.
6.1.7.1.1	+++	{Or	Date	<Dt>	[1..1]	ISODate	XOR	Requested execution date. **Valid values:** Must be within the range of -5 and +90 calendar days
6.1.7.1.2	+++	Or}	DateTime	<DtTm>	[1..1]	ISODateTime	XOR	Requested execution date/time. If used, only date is taken into account.
6.1.15.4.8	++		PoolingAdjustmentDate	<PoolgAdjstmntDt>	[0..1]	ISODateTime	C	Not in use
6.1.15.4.9	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Identification is required. **Note:** Debtor identifies the legal owner of the Debtor Account which will be fetched from Nordea's internal records, if provided to the beneficiary.
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	100 characters of name can be used.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.14.1.2	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Information that locates and identifies a specific address, as defined by postal services.
6.1.18.1.2	++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	Name of a street or thoroughfare.
6.1.18.1.5	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
6.1.18.1.6	++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. May replace StreetName and BuildingNumber.
6.1.18.1.9	++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Number identifying the postal code in a mailing address.
6.1.18.1.11	++++		TownName	<TwnNm>	[0..1]	Max35Text	R	Name of a built-up area, with defined boundaries, and a local government. Mandatory if postal address is given.
6.1.18.1.12	++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
6.1.18.1.15	++++		Country	<Ctry>	[0..1]	CountryCode	R	Mandatory if postal address is given
6.1.18.1.16	++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.14.1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	Unique and unambiguous identification of either a party or specific agreement with Nordea.
6.1.14.2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification 1	C	Identification either assigned by official authorities or between Nordea and the customer. **Request for transfer:** Maximum 2 occurrences are allowed
6.1.13.1.3.1	++++++		Identification	<Id>	[1..1]	Max35Text	R	Mandatory if not given on GroupHeader level. Service Id given by Nordea. If given in PaymentInformation element, the Id given in GroupHeader is not taken into account in this batch. Numbers and letters are allowed, no special characters

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.13.1.3.2	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13.1.3.2.1	+++++++	{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	XOR	BANK = Bank Party Identification
6.1.13.1.3.2.2	+++++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	SOSE = Social Security Number
6.1.15.4.10	++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount38	R	
6.1.1.4.1	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	Mandatory. Payer's account in IBAN format. If the debit account is a foreign currency account, the currency code is not needed.
6.1.1.4.3	+++		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	C	Currency of debtor account
6.1.15.4.11	++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification6	R	Financial institution servicing an account for the debtor.
6.1.10.4.1	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	BICFI (SWIFT) identifier is NDEAFIHH (= Nordea Finland) is used for SEPA credit transfers and currency payments. Use of any other BICFI will be processed by Nordea as Request for Transfer.
6.1.10.2.4	++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option.
6.1.10.2.5	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	Mandatory if postal address is given
6.1.18.1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Mandatory if postal address is given
6.1.18.1.16	+++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15.4.14	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification135	C	Information on Payment level will be used for all payments on credit transaction level and cannot at the same time be used on credit transaction level which will, if used, cause rejection by Nordea. **Request for Transfer:** Usage of Ultimate Debtor information must be agreed with executing bank. Nordea will forward information on a best effort.
6.1.14.1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	Name on this level will be used for all payments on credit transaction level, unless similar Name on credit transaction level have been used. 100 characters of name can be used.
6.1.14.1.2	+++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.18.1.2	++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	++++		TownName	<TwnNm>	[0..1]	Max35Text	R	Mandatory if postal address is given
6.1.18.1.12	++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	++++		Country	<Ctry>	[0..1]	CountryCode	R	Mandatory if postal address is given
6.1.18.1.16	++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.14.1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	**Request for Transfer:** Information will not be processed.
6.1.14.2.1	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13.1.3	+++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification 1	R	Unique identification of an organisation, as assigned by an institution, using an identification scheme.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.13.1.3.1	++++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id (CUST) or Service id (BANK). Can be used for SEPA payments
6.1.13.1.3.2	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
6.1.13.1.3.2.1	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used code:** CUST BANK
6.1.15.4.15	++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	ChargeBearer should be used on either payment or transaction level but not both. **SEPA payments:** SLEV = Following Service Level **Currency payments inside EU/EEA:** SHAR = Shared **Currency payments elsewhere:** SHAR or DEBT = Borne By Debtor (SHAR is the default value)
6.1.15.4.18	++		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..∞]	CreditTransferTransactionInformation34	R	A set of elements used to provide information on the individual transaction(s) included in the message.
6.1.15.6.1	+++		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification6	R	A set of elements used to reference a payment instruction.
6.1.11.2.1	++++		InstructionIdentification	<InstrId>	[0..1]	Max35Text	C	Instruction Id – Customers point-to-point reference number. Optional. Unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”. Will be returned in status message pain.002 (Original Instruction Identifier) if used by customer. Used by Nordea for duplicate control.
6.1.11.2.2	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	Mandatory. The end-to-end id must be unique for each customer for a min. period of 90 calendar days. Will be returned in status message pain.002 (Original End To End Identifier). This will be used for duplicate control at transaction level.
6.1.11.2.3	++++		UETR	<UETR>	[0..1]	UUIDv4Identifier	C	Universally unique identifier to provide an end-to-end reference of a payment transaction. Pattern: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12} If not given by customer, generated by Corporate Payments Service using SWIFT service
6.1.15.6.2	+++		PaymentTypeInformation	<PmtTpInf>	[0..1]	PaymentTypeInformation26	C	A set of elements used to further specify the type of transaction. Required at either Payment or Transaction Level. Recommended to given on Payment level as only that will be transferred to creditor bank.
6.1.16.1.2	++++		ServiceLevel	<SvcLvl>	[0..∞]	ServiceLevel8Choice	C	If used it will prevail information used under Service Level on Payment Information level. Agreement/rule under which the credit transactions should be processed. Maximum 1 occurrence by Nordea.
6.1.16.1.2.1	+++++		Code	<Cd>	[1..1]	ExternalServiceLevel1Code	R	**Used codes:**

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								SDVA = Same Day Value URGP = Urgent Payment RTGS = Express POPS payment
6.1.16.1.4	++++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPurpose1Choice	C	Only code INTC or SUPP can be used on Transaction level. If code INTC used it will not be processed as internal cash pool transfers (Nordea's Global Cash Pool service).
6.1.166.1.4.1	+++++		Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	R	**Used codes:** INTC = Intra company payment SUPP = Supplier payment (Default Value) CORT = Financial payment
6.1.15.6.3	+++		Amount	<Amt>	[1..1]	AmountType4Choice	R	Negative amount not allowed. Currency code for the credit currency must be stated.
6.1.3.1.1	++++	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	XOR	**SEPA payments:** 9 digits + 2 decimals allowed Other than SEPA: 13 digits + 2 decimals
6.1.3.1.2	++++	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	XOR	Only to be used for International (cross-border/cross-currency) payments.
6.1.3.1.2.1	+++++		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Specifies the amount to be debited from the Debtor account Other than SEPA: 13 digits + 2 decimals allowed
6.1.3.1.2.2	+++++		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyAndAmount	R	Currency in which the amount is to be transferred by Nordea
6.1.15.6.4	+++		ExchangeRateInformation	<XchgRateInf>	[0..1]	ExchangeRate1	C	Provides details on the currency exchange rate and contract. Used only for Request for Transfer
6.1.15.6.4.2	++++		ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	C	
6.1.15.6.4.3	++++		RateType	<RateTp>	[0..1]	ExchangeRateType1Code	C	
6.1.15.6.4.4	++++		ContractIdentification	<CtrctId>	[0..1]	Max35Text	C	Optional for international (cross-border/cross-currency) payments, max 14 characters.
6.1.15.6.5	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	C	ChargeBearer should be used on either payment or transaction level but not both. **SEPA payments:** SLEV = Following Service Level **Currency payments inside EU/EEA:** SHAR = Shared **Currency payments elsewhere:** SHAR or DEBT = Borne By Debtor (SHAR is the default value)
6.1.15.6.7	+++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification135	C	If information present in similar Ultimate Debtor at Payment level then Credit Transaction level must not be present and will result in rejection by Nordea. **Request for Transfer:** Usage of Ultimate Debtor information must be agreed with executing bank. Nordea will forward information on a best effort.
6.1.14.1.1	++++		Name	<Nm>	[0..1]	Max140Text	C	100 characters of name can be used.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.14.1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Information that locates and identifies a specific address, as defined by postal services.
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	If address is used, Town Name must be present.
6.1.18.1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
6.1.18.1.16	+++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.14.1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	**Request for Transfer:** Information will not be processed.
6.1.14.2.1	+++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	++++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	++++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} Only supported for SEPA and cross-border payments
6.1.13.1.3	++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification 1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13.1.3.1	+++++++		Identification	<Id>	[1..1]	Max35Text	C	Corporate id number (CUST) or Service id (BANK). Can be used for SEPA payments
6.1.13.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationScheme Name1Choice	C	Name of the identification scheme.
6.1.13.1.3.2.1	+++++++ +		Code	<Cd>	[1..1]	ExternalOrganisationIdentification 1Code	C	**Used code:** CUST BANK
6.1.15.6.8	+++		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitutionIde ntification6	C	Used for currency payments and Request for Transfer only. Not used for SEPA payments **Financial & Same-Day-Value payments (CORT or TREA):** Used for Creditor bank's cover bank. BICFI must be present. **Global Cash Pool transfer:** IntermediaryAgent will not be processed.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								Intercompany payments (INTC): Can only be used where Creditor Bank is outside Nordea Group. If payment not consistent with rule, it will be rejected. **Request for Transfer:** As per requirement by executing bank.
6.1.10.4.1	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	+++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	R	BICFI is required.
6.1.15.6.9	+++		IntermediaryAgent1Account	<IntrmyAgt1Acct>	[0..1]	CashAccount38	C	**Financial & Same-Day-Value payments (CORT or TREA):** Can be used, if known to the customer. A payment in a 3rd country currency may require that Debtor state the account with Creditor bank's cover bank.
6.1.1.4.1	++++		Identification	<Id>	[1..1]	Max2048Text	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	++++++		Identification	<Id>	[1..1]	Max34Text	R	Identification assigned by an institution.
6.1.1.2.2	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Name of the identification scheme.
6.1.1.2.2.1	+++++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	**Used code:** BBAN = Basic Bank Account Number
6.1.15.6.14	+++		CreditorAgent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	C	Optional for SEPA payments. Must be used for all International (cross-border/cross-currency), Treasury and Intercompany payments incl. Request for Transfer, except for SEPA payments. One of the below options must be used: 1) BICFI - unless one of the other listed codes are used 2) Clearing System Identification and Creditor Agent Name **International/Intercompany & SEPA payments:** When IBAN is used within SEPA area, Creditor Agent will be ignored.
6.1.10.4.1	++++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitution Identification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
6.1.10.2.1	+++++		BICFI	<BICFI>	[0..1]	BICFIDec2014Identifier	C	If used BICFI must be valid. **SEPA payments:** If not given, Nordea will derive BICFI from IBAN.
6.1.10.2.2	+++++		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	C	Information used to identify a member within a clearing system.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.10.1.1	++++++		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystem Identification2Choice	R	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
6.1.23.1.1	+++++++		Code	<Cd>	[1..1]	ExternalClearingSystem Identification1Code	R	**Examples:** AUBSB = Australian Bank State Branch Code (BSB) CACPA = Canadian Payments Association Payment Routing Number HKNCC = Hong Kong Bank Code INFSC = Indian Financial System Code NZNCC = New Zealand National Clearing Code USABA = United States Routing Number (Fedwire, NACHA) **Note:** Use of other codes may cause rejection. Check the valid codes from ISO website.
6.1.10.1.2	++++++		MemberIdentification	<MmbId>	[1..1]	Max35Text	R	Invalid Identification may cause rejection.
6.1.10.2.4	+++++		Name	<Nm>	[0..1]	Max140Text	C	For AgentName(s): BICFI to be provided as preferred 1st option. If Member ID or LEI is provided, then Name and Postal Address are required. **Note:** Must be present when only Clearing System Identification used, otherwise ignored by Nordea.
6.1.10.2.5	+++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	
6.1.18.1.2	++++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	++++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	++++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	++++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	++++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	++++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	++++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	++++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	++++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	++++++		TownName	<TwnNm>	[0..1]	Max35Text	R	If address used, Town Name must be present.
6.1.18.1.12	++++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	++++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	++++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	++++++		Country	<Ctry>	[0..1]	CountryCode	R	If address used, Country must be present.
6.1.18.1.16	++++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.15.6.15	+++		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	CashAccount38	C	The account number of the creditor agent
6.1.1.4.1	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	++++++		Identification	<Id>	[1..1]	Max34Text	R	

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1.2.2	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Name of the identification scheme.
6.1.1.2.2.1	+++++++		Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	R	**Used code:** BBAN = Basic Bank Account Number
6.1.15.6.16	+++		Creditor	<Cdtr>	[0..1]	PartyIdentification32	R	Creditor Name is required. For currency payments and Money Order, the address of the Creditor must be stated in addition to Creditor's name. **SEPA payment:** Creditor identification information will be forwarded to beneficiary.
6.1.14.1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	100 characters can be used.
6.1.14.1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	**Money Orders:** StreetName, Building Number, PostCode, TownName, and Country are required. **Currency payments:** Creditor's postal address is required in either structured or hybrid format. **SEPA payments:** Creditor's postal address is not required, but if used, it needs to be in structured or hybrid format.
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++x+		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	If postal address is used, TownName must be present.
6.1.18.1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	If postal address is used, Country must be present.
6.1.18.1.16	+++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.14.1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	Can be used for SEPA payments and private identification for domestic Money orders. **Request for Transfer:** Information will not be processed.
6.1.14.2.1	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	Unique and unambiguous way to identify an organisation.
6.1.13.1.1	++++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	++++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2}

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								Only supported for SEPA and cross-border payments
6.1.13.1.3	++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification 1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13.1.3.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
6.1.13.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationScheme Name1Choice	C	Name of the identification scheme.
6.1.13.1.3.2.1	+++++++ +		Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	R	Used codes: CUST = Customer Number (Used for SEPA payments – for all countries) TXID = Tax Identification Number
6.1.14.2.2	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	Unique and unambiguous identification of a person, for example a passport.
6.1.17.1.2	++++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
6.1.17.1.2.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	**Finland:** Can be used for domestic Money orders with SOSE. **SEPA payments:** Can be used for all countries with SOSE.
6.1.17.1.2.2	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentification SchemeName1Choice	R	Name of the identification scheme.
6.1.17.1.2.2.1	+++++++ +		Code	<Cd>	[1..1]	ExternalPerson Identification1Code	R	**Used codes:** SOSE = Social Security Number (Used for SEPA payments and Money orders) TXID = Tax Identification
6.1.15.6.17	+++		CreditorAccount	<CdtrAcct>	[0..1]	CashAccount38	C	**Financial payments:** Can be used to state the account number of either the creditor agent, if Creditor Agent is the beneficiary or the end Creditor. Either CreditorAgentAccount or CreditorAccount **may** be present, but not both, see CreditorAgentAccount above.
6.1.1.4.1	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
6.1.2.1.1	+++++	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	XOR	International (cross-border/cross-currency), SEPA CT and Intercompany payments incl. Request for Transfer where beneficiary agent resides within EU/EES area, must have an IBAN number. Exception for Treasury payments, where IBAN is not mandatory.
6.1.2.1.2	+++++	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	XOR	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
6.1.1.2.1	++++++		Identification	<Id>	[1..1]	Max34Text	R	**Nordea use:** For Money order 'NOTPROVIDED' must be stated. In addition, for payment to Money order full name and address information must be stated in <Cdtr> **Financial payments:** Either Creditor Agent Account or Creditor Account **must** be provided, but not both, see CreditorAgentAccount above

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1.2.2	++++++		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	R	Not to be used for Money Order
6.1.1.2.2.1	+++++++	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	XOR	**Used code:** BBAN = Basic Bank Account Number
6.1.1.2.2.2	+++++++	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Alias number **Request for Transfer:** Not to be used.
6.1.1.4.5	++++		Proxy	<Prxy>	[0..1]	ProxyAccountIdentification1	C	Specifies an alternate assumed name for the identification of the account. Future Use.
6.1.1.3.1	+++++		Type	<Tp>	[0..1]	ProxyAccountType1Choice	C	Type of the proxy identification.
6.1.1.3.1.1	++++++		Code	<Cd>	[1..1]	ExternalProxyAccountType1Code	R	Name of the identification scheme, in a coded form as published in an external list. **Used codes:** CUST = Customer Number MBNO = Mobile Phone Number (ITU Recommendation E.164 format)
6.1.1.3.2	+++++		Identifier	<Id>	[1..1]	Max2048Text	R	Identification used to indicate the account identification under another specified name.
6.1.15.6.18	+++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId135	C	Used when ultimate beneficiary differs from the recipient of the payment.
6.1.14.1.1	++++		Name	<Nm>	[0..1]	Max140Text	R	If Ultimate Creditor is used, Name is mandatory. 100 characters of name can be used.
6.1.14.1.2	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Information that locates and identifies a specific address, as defined by postal services.
6.1.18.1.2	+++++		Department	<Dept>	[0..1]	Max70Text	C	
6.1.18.1.3	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
6.1.18.1.4	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
6.1.18.1.5	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
6.1.18.1.6	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
6.1.18.1.7	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
6.1.18.1.8	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
6.1.18.1.9	+++++		Room	<Room>	[0..1]	Max70Text	C	
6.1.18.1.10	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
6.1.18.1.11	+++++		TownName	<TwnNm>	[0..1]	Max35Text	R	Mandatory, if address is given.
6.1.18.1.12	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
6.1.18.1.13	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
6.1.18.1.14	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	
6.1.18.1.15	+++++		Country	<Ctry>	[0..1]	CountryCode	R	Mandatory, if address is given.
6.1.18.1.16	+++++		AddressLine	<AdrLine>	[0..2]	Max70Text	C	
6.1.14.1.3	++++		Identification	<Id>	[0..1]	Party38Choice	C	Can be used for SEPA payments **Request for Transfer:** Information will not be processed.
6.1.14.2.1	+++++	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	XOR	Unique and unambiguous way to identify an organisation.

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6.1.13.1.1	++++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Identifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Authority. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
6.1.13.1.2	++++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2}
6.1.13.1.3	++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification 1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
6.1.13.1.3.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Identification assigned by an institution.
6.1.13.1.3.2	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationScheme Name-1Choice	C	Name of the identification scheme. **Request for transfer:** Required
6.1.13.1.3.2.1	+++++++ +		Code	<Cd>	[1..1]	ExternalOrganisationIdentificatio n1Code	R	**Used code:** CUST = Customer Number
6.1.14.2.2	+++++	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification13	XOR	Unique and unambiguous identification of a person, for example a passport.
6.1.17.1.2	++++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
6.1.17.1.2.1	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Unique and unambiguous identification of a person.
6.1.17.1.2.2	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName 1Choice	R	Name of the identification scheme.
6.1.17.1.2.2.1	+++++++ +	{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Cod e	R	**Used code:** SOSE = Social Security Number
6.1.15.6.21	+++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Can either be used for SEPA payments to inform about the purpose of the payment. Only Code in use. **Request for Transfer:** Information will not be processed.
6.1.12.2.1	++++	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	XOR	The following specification codes, for example, can be used together with the Category Purpose "SALA" code: STDY = Student financial aid BECH = Child benefit PENS = Pension BENE = Unemployment/disability benefit SSBE = Social security benefit SALA = Salary TAXS = Tax refund
6.1.12.2.2	++++	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	XOR	Not in use
6.1.15.6.22	+++		RegulatoryReporting	<RgltryRptg>	[0..10]	RegulatoryReporting3	C	Applicable only to **Request for Transfer:** As per requirement by executing bank.
6.1.19.1.1	++++		DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	RegulatoryReportingType1Code	R	**Used codes:** CRED = Regulatory information applies to the credit side. DEBT = Regulatory information applies to the debit side.
6.1.19.1.2	++++		Authority	<Authrty>	[0..1]	RegulatoryAuthority2	C	

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.19.1.2.2	+++++		Country	<Ctry	[0..1]	CountryCode	C	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code)
6.1.19.1.3	++++		Details	<Dtls>	[0..∞]	StructuredRegulatoryReporting3	R	<Details> and related elements under Regulatory Reporting can be repeated two times. Additional occurrences will be ignored by Nordea.
6.1.19.1.3.1	+++++		Type	<Tp>	[0..1]	Max35Text	R	**Examples:** PURP = Purpose of Payment DECL = Declaration used for "NNKNI" (Japan) CRST = Creditor Status, i.e. Beneficiary Type CIST = Citizenship Status (Indonesia) PUFD = Purpose of Funds (Taiwan)
6.1.19.1.3.4	+++++		Code	<Cd>	[0..1]	Max10Text	R	
6.1.19.1.3.6	+++++		Information	<Inf>	[0..∞]	Max35Text	C	One line of max. 35 characters can be used and will be forwarded to appropriate authorities or executing bank (Request for Transfer).
6.1.15.6.23	+++		Tax	<Tax>	[0..1]	TaxInformation8	C	Not in use.
6.1.24.2.1	++++		Creditor	<Cdtr>	[0..1]	TaxParty1	R	
6.1.24.7.3	+++++		TaxType	<TaxTp>	[0..1]	Max35Text	R	
6.1.15.6.25	+++		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation16	C	Structured information can be used for both domestic and international payments incl. Request for Transfer, unless specified differently below. Unstructured Remittance Information will not be processed if Structured Remittance Information exists, any exception will be stated below.
6.1.20.5.1	++++	{Or	Unstructured	<Ustrd>	[0..1]	Max140Text	XOR	One occurrence of 140 characters can be used Mandatory for ERI credit transfers, when more than one occurrence of Structured remittance information is used.

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.20.5.2	++++	Or}	Structured	<Strd>	[0..999]	StructuredRemittanceInformation 16	XOR	**Use:** Can be used when at least one ReferredDocumentInformation below or Creditor Reference below is present. If Creditor Reference is present then ReferredDocumentInformation will be ignored. Total amount of Structured cannot be negative. If any errors detected - the whole Transaction level instruction will be rejected. For standard SEPA credit transfer one occurrence can be used. For SEPA ERI credit transfers maximum of 999 occurrences including min. one credit note can be used. **Currency payment & Request for Transfer:** A maximum of one occurrences can be used and can consist of either Document Number (CINV) or Creditor Reference (SCOR). **Treasury payments:** Maximum 1 occurrence can be used. It may consist of either an invoice number (CINV) or Creditor Reference (SCOR).
6.1.20.1.1	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..∞]	ReferredDocumentInformation7	C	Only to be used once per instance of <Strd>.
6.1.20.1.1.1	++++++		Type	<Tp>	[0..1]	ReferredDocumentType4	R	Specifies the type of referred document.
6.1.20.1.1.1.1	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	ReferredDocumentType3Choice	R	**Use:** CREN not allowed for Request for Transfer
6.1.20.1.1.1.1.1	+++++++		Code	<Cd>	[1..1]	DocumentType6Code	R	**Used codes:** CINV = Commercial Invoice CREN = Credit Note
6.1.20.1.1.2	++++++		Number	<Nb>	[0..1]	Max35Text	C	
6.1.20.1.1.3	++++++		RelatedDate	<RltdDt>	[0..1]	ISODate	C	Not in use
6.1.20.1.2	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Amount is mandatory if more than one structured is used and cannot contain zero. Total amount for all Structured Remittance Information within one Credit Transfer Transaction must equal amount on Credit Transfer Transaction level and cannot result in a zero amount and can never result in a negative amount.
6.1.12.9.1	++++++		DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Amount according to original invoice. Cannot be used in combination with code CREN. **Note:** Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) Will be supported by Nordea for SEPA and cross border payments but it might not be supported by the beneficiary bank. **SEPA payments:** 9 digits + 2 decimals allowed **Other than SEPA:** 13 digits + 2 decimals
6.1.12.9.3	++++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Mandatory with ERI. Credit note amount. Cannot be used in combination with code CINV. **Note:** Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">)

ISO Index	Str. Seq.	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								SEPA payments: 9 digits + 2 decimals allowed **Other than SEPA:** 13 digits + 2 decimals
6.1.12.9.6	++++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Mandatory with ERI. Invoice amount Cannot be used in combination with code CREN. **Note:** Currency must correspond to currency stated under Instructed or Equivalent Amount (<Amt Ccy="AAA">) **SEPA payments:** 9 digits + 2 decimals allowed **Other than SEPA:** 13 digits + 2 decimals
6.1.20.1.3	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	Reference information provided by the creditor to allow the identification of the underlying documents.
6.1.9.1.1	++++++		Type	<Tp>	[0..1]	CreditorReferenceType2	R	Specifies the type of creditor reference.
6.1.9.1.1.1	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	Coded or proprietary format creditor reference type.
6.1.9.1.1.1.1	+++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	**Used code:** SCOR = Structured Communication Reference
6.1.9.1.1.2	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	ISO = International Standardisation Organisation Reserved for ISO 11649 international creditor's reference (RF reference).
6.1.9.1.2	++++++		Reference	<Ref>	[0..1]	Max35Text	R	Please see <Strd> for invoice, Creditor Reference and credit note usage. Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters. **Request for Transfer:** Creditor Reference can contain maximum 35 characters.