

Nordea

Request for Transfer

Service description

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1 Request for Transfer Service

With the Request for Transfer service customers can initiate payment instructions through Nordea, Finland (hereinafter Nordea), for other Nordea units and for foreign banks in which the customer has an account. The payments can be repatriations of funds into Finland, transfers to the customer's own accounts in other banks or local payments, which are subject to the terms offered by the customer's foreign bank.

Nordea handles the following activities in the Request for Transfer service:

- reception of payment instructions issued by the customer
- verification of the required fields and the structure of received material
- forwarding of payment instructions to foreign banks
- production of electronic feedback for the customer to retrieve

Nordea is not responsible for:

- correcting or cancelling erroneous payment instructions within Nordea made by the customer
- handling investigations or cancellations related to the customer's payment instructions with foreign banks

Nordea will forward the message to the customer's foreign bank through the SWIFT data communications network. The payment instruction is based on the SWIFT Request for Transfer service and message type MT101.

The file type in Nordea's File Transfer for Request for Transfer service is CTSWIFT.

2 Agreement and Testing

2.1 Agreement

A written agreement is concluded between the customer and Nordea concerning the implementation of the service.

The starting date of the service and contact persons are defined at that time. The customer shall inform the bank about possible changes in contact information.

A written agreement is also concluded between the customer and the foreign bank concerning the implementation of the service.

Bank-specific instructions related to the content of Request for Transfer messages shall be provided to the customer by the foreign account bank.

The service can be implemented only if a valid agreement exists between Nordea and the foreign bank in question.

The Request for Transfer messages are subject to the Request for Transfer Forwarding Bank Agreement and its terms and conditions: "General terms and conditions for request for transfer service, forwarding bank".

2.2 Testing

Customer may test file transmission and retrieval of feedback with its own Request for Transfer material.

Sending and handling of material

- Customer needs to agree in advance with E-support for corporate customers about the tests.
- Customer needs to have a valid Request for Transfer service agreement and the accounts used in tests need to be updated to this service. When sending the material the password in transfer request must contain TESTI, in order to forward the material to test environment. The test material should be similar to actual material. The tests should be carried out in time before the starting of production.
- Transmission feedback is made available from test material, where as Request for Transfer feedback (SWIFT-feedback) is not formed. For further information, see chapter 4 Feedback.

Further information on testing and sending and retrieving material is available at Nordea, Finland homepage ([www.nordea.fi/Corporate customers, Payments](http://www.nordea.fi/Corporate%20customers,%20Payments)).

In problem situations the E-support for corporate customers is available on banking days.

3 Processing of Material

3.1 Compiling and Transmitting Material

The customer

- ensures that the structure of the message complies with the structure presented in this service description
- ensures that customer's account to be debited and SWIFT code in the message is in the same format as given in Nordea's Request for Transfer service agreement. Should these differ, File Transfer rejects the material.
- ensures that the information content of the message complies with the requirements presented in this service description and by the foreign account bank
- defines the requested execution date for the payment
- ensures that the message is transmitted at least *30 minutes* before the deadline specified by the foreign bank, however during the service hours of Nordea. Nordea's service hours are available at Nordea, Finland homepage ([www.nordea.fi/Corporate customers, Payments](http://www.nordea.fi/Corporate%20customers,%20Payments)).
- ensures that the message only involves an account that is attached to the Request for Transfer service with a valid agreement
- ensures that on the debit date there are sufficient funds on the account to be debited in the foreign bank.

3.2 Verification of Received Material

The structure and information content of received Request for Transfer material is verified and correct messages are forwarded for further processing.

The message is forwarded for further processing, if

- the structure and content of the header data of the material are correct, and the material contains at least the fields required by the SWIFT message type MT101 (see sections 6 and 7.1)
- the structure and content of the material comply with the MT101 message standard
- section A of the message is followed by section B (see sections 6 and 7.1)
- the length of the message is less than 10,000 characters
- the mandatory fields of the message are in the correct order and do not appear more than once
- the SWIFT codes in the message are correct.

In case the message is rejected upon reception, you will be notified about it immediately in transmission feedback. See section 4.1 Transmission Feedback. If the cause of rejection is not indicated in the transmission feedback, please contact the E-support for corporate customers.

The File Transfer acknowledgement message indicates the net amount of all accepted transactions and the number of messages and transactions. Accepted messages are forwarded for further processing and erroneous transactions are rejected. If the entire batch is erroneous and is therefore rejected, the value in the acknowledgement message for net amount and quantity is zero.

If the material or its identification cannot be verified, the line connection to Nordea will be closed down. Please contact the E-support for corporate customers in unresolved situations.

The Nordea system will compare the received material with the customer's earlier transmissions. The message is rejected upon reception if the customer has already sent an identical message. The reference material contains messages from the 5 preceding banking days.

The following data is compared:

- Customer ID
- Message TRN, field 20
- Requested execution date, field 30
- SWIFT code of the receiving bank.

3.3 Further Verification of Material and Transmission to a Foreign Bank

If the structure and content of the material are correct, Nordea will forward the material to the specified foreign bank via the SWIFT network.

Messages are forwarded to foreign banks using the SWIFT message type MT101, provided that a bilateral Request for Transfer agreement exists between Nordea and the foreign bank in question.

3.4 Verifications and Security

Customers must keep an electronic copy of all material sent to Nordea until they are notified about the execution of the payment in the foreign bank.

3.5 Investigations

Nordea is not responsible for the execution of payments in other banks, even if both the structure and content of the material are correct and the material has been accepted and transmitted to the foreign bank.

If the structure of the transmitted material is correct but its content is erroneous, the ordering customer is responsible for clarifying the incorrect areas with the remitter, the remitter's foreign account bank or the beneficiary.

4 Feedback

Two feedback materials are created from the sent Request for Transfer material, one for Transmission Feedback and one for Request for Transfer feedback. The customer is responsible for retrieving both of the feedback materials in order to ensure that the instruction has been forwarded to the foreign bank.

4.1 Transmission Feedback

The file type in File Transfer for transmission feedback is CTPAL.

In addition to the acknowledgement message, the sender of the material is given transmission feedback each time a feedback request is transmitted.

Transmission feedback is given in the form of a list, which can also be printed.

Remember to check from the feedback of each transmission batch that Nordea has received and accepted your material.

Rejected transactions are displayed individually in the list with an error message. Note that an MT101 message can contain several payment transactions. If there is an error in any of the transactions, the entire message is rejected and all transactions are displayed in the error list. The customer must correct the erroneous transactions and retransmit every transaction in the rejected message.

4.2 Request for Transfer Feedback

The file type in File Transfer for transmission feedback is CTSWPAL.

It is the customer's responsibility to ensure that Nordea has received an acknowledgement concerning the transmission of the message via the SWIFT network to the foreign bank. The customer can verify the reception of the acknowledgement with Request for Transfer feedback.

Request for Transfer feedback will be available once the material is sent from Nordea to the SWIFT network. The feedback contains the acknowledgement data issued by SWIFT. The feedback can be retrieved at the earliest approximately 30 minutes after the material has been sent to Nordea.

5 Schedule

The service is available every day between 1 a.m. and 8 p.m. (CET+1).

Payment instruction material is processed in the order of reception.

6 Request for Transfer Material

6.1 Sequential File Structure

Create the Request for Transfer material as a sequential file, according to the SWIFT MT101 message description, see section 7.1. The file structure is based on the SWIFT Request for Transfer service. The file contains only transaction records (MT101 messages) and no batch or sum records. The material comprises the following components:

Part	Data	Content
1	SWIFT MESSAGE HEADER	File header
2	SEQUENCE A (General Information)	One sequence A is required
3	SEQUENCE B (Transaction Details)	At least one sequence B is required
...		
n	SEQUENCE B	
-}	END OF MESSAGE	End marker

One transmission batch may contain one or more messages and one message may contain one or more payment instructions. Payments to the same bank and for the same due date can be packaged together in one message.

All payments can be debited from the same account. In this case the account should be entered in sequence A. It is also possible to enter a payment-specific debit account in each sequence B, in which case an account must not be entered in sequence A.

Note that the services of foreign banks may differ in e.g. that only one sequence A and one sequence B is allowed. Special features, if any, should be investigated before the service is implemented.

6.2 Example File

The message structure and specifications of each field are described in more detail in the record descriptions.

{1:F01NDEAFIHHXXX }{2:I101BANKBEBBXXXXN }{4:		(SWIFT header)
:20:1234567890	Individual message reference	(Sequence A begins)
:28D:00001/00001	Message Index/Total	
:50H:/BE01234567890123	Customer's foreign bank account	
COMPANY XYZ LTD	Customer's name	
:30:990304	Requested execution date for the payment in the foreign bank	(Sequence A ends)
:21:CT99030401	Customer's reference for an individual payment	(1st Sequence B begins)
:23E:INTC	Instruction code (in the example INTC = internal payment within the group)	
:32B:EUR1000,	Currency and amount	
:57A:NDEAFIHH	SWIFT address of beneficiary's bank	
:59:/FI1115703000012345	Beneficiary's account	
XYZ OY	Beneficiary's name and address	
MANNERHEIMINTIE 96 A 96		
00010 HELSINKI		
:70:TRANSFER TO NORDEA	Information for the beneficiary	
:71A:SHA	Charges shared	(1st Sequence B ends)
:21:CT99030402	Customer's reference for an individual payment	(2nd Sequence B begins)
:32B:EUR2000,30	Currency and amount	
:57A:BANKBECC	SWIFT address of beneficiary's bank	
:59:/BE00234567991234	Beneficiary's account	
CLIENT LTD	Beneficiary's name and address	
BRUXELLES		
BELGIUM		
:70:INV 123,234,345	Information for the beneficiary	
:71A:SHA	Charges shared	(2nd Sequence B ends)
-}	End marker	(Message ends)

7 Record Descriptions

7.1 MT101 Message

The record description can be found in the publication "SWIFT Request for Transfer Service", which can be ordered from the E-support for corporate customers.

7.2 Request for Transfer Feedback

Field	Data	Structure	Content
1	Sender's reference (20)	X(16)	TRN
2	MIR, Message Input Reference		
2.1	Date and time	9(10)	Date and time of SWIFT Ack/NAK acknowledgement
2.2	SWIFT address of sending bank (Nordea)	X(12)	E.g. in the form NDEAFIHHXXXX
2.3	ISN, Input Sequence Number	9(10)	
3	Message type	9(3)	Message type, 101
4	Status	X(1)	A = SWIFT ack N = message rejected
5	Error code	X(6)	Error code of rejected message
6	Error description	X(30)	Error description in plain text (if available)

Explanations

Field 1, TRN (Transaction Reference Number) contains the SWIFT message reference, which you will need if you wish to contact a foreign bank.

If a message is forwarded from Nordea to a foreign bank using the message type MT101 (field 3 value 101), the TRN is the field 20 in the MT101 message sent to Nordea.

Field 2, MIR (Message Input Reference) is the SWIFT message acknowledgement, which contains the following:

2.1 Date and time in the format YYMMDDHHMM

2.2 SWIFT address of the sending bank

2.3 ISN (Input Sequence Number), i.e. the consecutive SWIFT number assigned to each outbound message

Field 3, message type 101

Field 4, status A = Ack, forwarded to SWIFT, N = NAK, message received an error acknowledgement in SWIFT transmission.

Field 5, error code in rejected messages

Field 6, possible plain text description of error in rejected messages.