Nordea

Corporate Payments

Example appendix, pain.001 version 2

April 2026

Changes made in April 2026:
Use of postal address (chapter 5.10) updated. Postal address has to be in either structured or hybrid format. 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. Please find more information from Postal Address Change 2026 appendix in Nordea.fi (Service Descriptions).
Note that no other changes have not been made to the document. XML examples have not been updated according to the new postal address requirements.

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1 Background

The purpose of this example appendix is to demonstrate the content of payment batches and to help with the implementation of the service in your company.

This appendix will be amended as the service is expanded; changes are possible.

2 About Corporate Payments Service

Corporate Payments Service 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.

3 The message structure

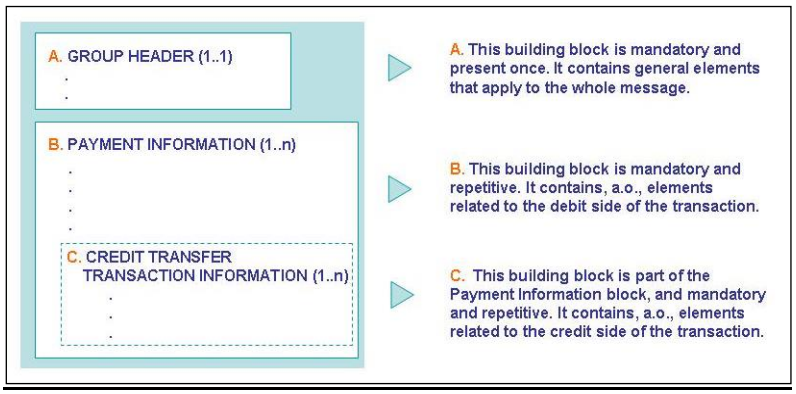
The general payment initiation message structure is described in the Corporate Payments Service service description. See also the Federation of Finnish Financial Services' publication "ISO 20022 payments guide" and ISO 20022 documentation.

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 picture below. Section "XML example" in this document contains one XML message.

One file may contain several messages.

A message sent to Nordea can contain payments from several payers (different service code). 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 schema name for "Customer Credit Transfer Initiation" is <pain.001.001.02>.



1...1 = mandatory
1...n = mandatory, repetitive
0...1 = optional
0...n = optional, repetitive

The structure of the message is defined in the "Grouping" element in the GroupHeader of the XML message. The Gruoping has three values: Single, Grouped, and Mixed (MIXD). We recommend you use the Mixed option, as it also includes the options Single and Grouped. We also recommend that you group as many transactions (Credit Transfer Transaction blocks) as possible within one debit block (Payment Information block).

4 Example of the payment initiation message

4.1 Description

On 20 August 2010 Group Finance, Helsinki pays nine payments ordered by Company Ltd, Helsinki. Company Ltd's service code in Nordea is "87654321". The requested execution date is 23 August 2010. Company Ltd requests one debit per the lump sum of invoices per batch. The debit account currency is euro. The ultimate receiver of the invoices for payments 2 and 3 is "Original Payer Plc".

With these payments Group Finance also makes a salary and a pension payment (2 payments) of Company Ltd. The service code in Nordea is the same "87654321". The requested execution date is 27 August 2010. In the example the service code is the same in all batches. There can also be different payers' service codes.

The payments have been combined into three debit batches; the first for credit transfers, the second for cheques and the third for salaries. The first batch contains payments (1–7), the second cheques (8 and 9), and the third a salary (10) and a pension (11).

Note! It is extremely important to set a PaymentInformationIdentification for each debit batch in the payment message. Without this identification the batch in question cannot be cancelled if it should for some reason be necessary to cancel the entire batch. For further details read "Cancellation requests". The batch identification is not compulsory in this version of the ISO standard, but it will become compulsory in the next version so it is recommendable to consider setting this identification now.

BATCH I

- payer Company Ltd, service code "87654321"
- batch identification "20130311-123456-01"
- two SEPA credit transfers
- one urgent payment to a beneficiary's account with Nordea Bank Finland
- three cross-border credit transfers
    - standard cross-border payment
    - urgent cross-border payment
    - own transfer between the company's accounts from Nordea Bank Finland to Nordea Bank Sweden
- SEPA credit transfer with extended remittance information; SEPA AOS (Additional Optional Services)

BATCH II

- payer Company Ltd, service code "87654321"
- batch identification "20130311-123456-02"
- a SWIFT cheque

BATCH III

- payer Company Ltd, service code "87654321"
- batch identification "20130311-123456-03"
- salary and pension as SEPA credit transfers
    - SEPA salary
    - SEPA pension.

BATCH I credit transfers

Payment 1: SEPA credit transfer with creditor reference

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
PaymentInformationIdentification for the batch	20130311-123456-01
BIC of the payer's bank	NDEAFIHH
The unique transaction identification given by the payer (End To End Identification)	20130311-E000001
Payment amount and currency	EUR 100.01
Beneficiary and the credit account	Creditor Company, Turku, Finland IBAN FI6329501800020582
BIC of the beneficiary's bank	BANKFIHH
Remittance information (structured)	Creditor Reference "1245"

Payment 2: SEPA credit transfer with free text

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer's bank	NDEAFIHH
The unique transaction identification given by the payer (End To End Identification)	20130311-E000002
Payment amount and currency	EUR 2,000.02
Company Ltd pays on behalf of	Original Payer Plc
Beneficiary and the credit account	SACHER GmbH, Wien, IBAN AT611904300234573201
BIC of the beneficiary's bank	BANKATWW
Remittance information (unstructured)	INVOICES SAC187//SAC188

Payment 3: Urgent payment to a beneficiary's account with Nordea Bank Finland

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer's bank	NDEAFIHH
The unique transaction identification given by the payer (End To End Identification)	20130311-E000003
Payment type	urgent
Payment amount and currency	EUR 33,000.00
Company Ltd pays on behalf of	Original Payer Plc

The beneficiary and the credit account	Oy Yritys AB, FI 99999 Pohjanlinna, Finland IBAN FI6329501800020582
Remittance information (structured)	Creditor Reference “1245”

Payment 4: Standard cross-border payment

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer’s bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000004
The unique transaction identification given by the payer (End To End Identification)	20130311-E000004
Payment amount and currency	USD 4,000.04
The beneficiary and the credit account	Hyatt Central, New York local account number 709221684
BIC of the beneficiary’s bank	BANKUS33
Remittance information (unstructured)	/INV/HY33

Payment 5: Urgent cross-border payment

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer’s bank	NDEAFIHH
The unique transaction identification given by the payer (End To End Identification)	20130311-E000005
Payment type	urgent
Payment amount and currency	USD 55,000.05
The beneficiary and the credit account	Ben E. Ficiary, Boston local account number 0123456789
Clearing code of the beneficiary’s bank (US ABA number)	011000399
Foreign exchange trade number	2112345
Remittance information (unstructured)	Invoices 123 and 321

Payment 6: Own transfer within Nordea

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer’s bank	NDEAFIHH

Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000006
The unique transaction identification given by the payer (End To End Identification)	20130311-E000006
Payment type	intercompany
Payment amount and currency	USD 6,006.00 USD
The beneficiary and the credit account	Bo Lag Abp, Stockholm, IBAN SE9930000000033447788999
BIC of the beneficiary's bank	NDEASESS
Remittance information (unstructured)	TRANSFER

Payment 7: SEPA credit transfer including credit notes and two invoices, invoices with creditor reference (AOS2)

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer's bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000007
The unique transaction identification given by the payer (End To End Identification)	20130311-E000007
Payment amount and currency (the net amount of credit note and invoices)	EUR 1,500.01
The beneficiary and the credit account	Oy Yritys AB, FI 99999 Pohjanlinna IBAN FI6329501800020582
BIC of the beneficiary's bank	BANKFIHH
Remittance information 1st occurrence (unstructured) 2nd occurrence – invoice (structured) 3rd occurrence – invoice (unstructured) 4th occurrence – credit note (structured)	- creditor references as free text with RFS prefix - CINV + invoice amount 2,500.01 + ref 10016 - CINV + invoice amount 500.00 + message "INVOICE NARRATIVE" - CREN + credit note amount 1,500.00 + creditor reference 10032

BATCH II cheques

Payment 8: Cheque via SWIFT message to be issued by the cheque partner bank

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
PaymentInformationIdentification for the batch	20130311-123456-02
BIC of the payer's bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000008
The unique transaction identification given by the payer (End To End Identification)	20130311-E000008
Cheque type	via SWIFT
Payment amount and currency	GBP 7,000.07
Beneficiary	Creditor Company Ltd, London
Remittance information (unstructured)	/INV/123, 321

BATCH III Salaries and pensions

Payment 9: Salary payment as SEPA credit transfer

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
PaymentInformationIdentification for the batch	20130311-123456-03
BIC of the payer's bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000010
The unique transaction identification given by the payer (End To End Identification)	20130311-E000010
Payment amount and currency	EUR 2,010.10
Beneficiary, beneficiary's account no and personal identity number	Simo Saaja, Helsinki IBAN FI6329501800020582 112233-0000
BIC of the beneficiary's bank	BANKFIHH
Remittance information (unstructured)	SALARY, 15.03.2013, March 2013

Payment 10: Pension payment as SEPA credit transfer

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
BIC of the payer's bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20130311-I000011
The unique transaction identification given by the payer (End To End Identification)	20130311-E000011
Payment amount and currency	EUR 2,011.11
Beneficiary and beneficiary's account	Sirkka Saaja, Helsinki IBAN FI6329501800020582
BIC of the beneficiary's bank	BANKFIHH
Remittance information (unstructured)	PENSION, 15.03.2013

4.2 Debit entries

The element BatchBooking in Group Header is not mandatory. By default BatchBooking is "true", in which case Nordea aims at entering only one lump sum per batch.

Exceptions:

- Urgent payments to accounts with Nordea Bank Finland are formed into one debit lot.

- Finnish urgent payments to an account in another Finnish bank are formed into one debit lot.

- Foreign currency payments: ordinary payment orders, urgent payment orders and cheques are debited in a lot.

- Cross-border transfers between company's own accounts are debited one by one.

If BatchBooking is "false", all payments are entered one by one (irrespective of whether the message structure is "Grouped" or "Mixed").

The debit entries of the example payments are posted as follows:

Batch I:

The account statement shows the following entries:

- a lump sum of EUR 3,600.04 from SEPA credit transfers (payments 1, 2 and 7)
- a lump sum of EUR 33,000.00 from the urgent payment to Nordea (single payment 3 in the example)
- Foreign currency payments: normal and urgent payments (payments 4 and 5) are entered in a lot.
- Own transfer within Nordea (payment 6) is debited separately.

Batch II:

- Cheque payments are entered one by one.

Batch III:

- A lump sum of EUR 4,021.21 is debited to the payer and shown in the account transactions.
- When Category Purpose is “SALA”, a single salary/pension/benefit payment is not itemised on the payer’s account statement (salary confidentiality).
- A person receiving a benefit is credited on the basis of Category Purpose “SALA” on the next banking day irrespective of whether the beneficiary’s account is in Nordea or some other Finnish bank.
- Category Purpose ”SALA” is only used in salary payments between Finnish banks.

4.3 Message content

The example message table does not have all the elements of the ISO 20022 standard. If the customer gives extra information which the service does not check and cannot utilise or forward in the payment chain remains unhandled or is cut off. The extra information does not cause the rejection of the payment unless it is checked (as, for example, too long Remittance Information).

The examples cover the most important payment types and the information needed for them. The examples also contain optional information but they do not cover all possible payment alternatives.

Message item	XML tag	M/O	Content	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	20130311-0000001	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
CreationDateTime	<CreDtTm>	[1..1]	2013-03-11T10:30:00	Mandatory, valid values: current date -30 and +1 calendar days
BatchBooking	<BtchBookg>	[0..1]	true	Optional, default is ”true”
NumberOfTransactions	<NbOfTxs>	[1..1]	11	Mandatory, number of transactions (C-level)
ControlSum	<CtrlSum>	[0..1]	120627.49	Optional. Sum of amounts at C-level.
Grouping	<Grpg>	[1..1]	MIXD	Mandatory, MIXED recommended
InitiatingParty	<InitgPty>	[1..1]		Mandatory
Name	<Nm>	[0..1]	Group Finance	Recommended to use the name
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Aleksanterinkatu 23	Optional, recommended
AddressLine	<AdrLine >	[0..1]	FI-00100 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
B. PaymentInformation	<PmtInf>			First debit batch
PaymentInformationIdentification	<PmtInfId>	[0..1]	20130311-123456-01	Optional, recommended, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
PaymentMethod	<PmtMtd>	[1..1]	TRF	Mandatory, Transfer

Message item	XML tag	M/O	Content	Comment
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2013-03-11	Mandatory, valid values: max +90 and -5 calendar days
Debtor	<Dbtr>	[1..1]		
Name	<Nm>	[1..1]	Company Ltd	Mandatory
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Mannerheimintie 66	Optional, recommended
AddressLine	<AdrLine >	[0..1]	FI-00260 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
Identification	<Id>	[1..1]		
OrganisationIdentification	<OrgId>	[1..1]		
BankPartyIdentification	<BkPtyId>	[1..1]	87654321	Mandatory,service code given by Nordea; numbers and letters are allowed, no special characters
DebtorAccount	<DbtrAcct>	[1..1]		
IBAN	<IBAN>	[1..1]	FI8529501800030574	Mandatory, payer's account in IBAN format If the debit account is a foreign currency account, the currency code is not needed.
DebtorAgent	<DbtrAgt>	[1..1]		
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[1..1]	NDEAFIHH	Mandatory, payer bank's BIC
ChargeBearer	<ChrgBr>	[0..1]	SLEV	Default value: shared charges (PSD2). Use only SLEV with SEPA credit transfers
C. CreditTransferTransaction Information (1st occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA credit transfer
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000001	Mandatory, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR100.01	Mandatory, instructed amount (>0)
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	BANKFIHH	BIC of beneficiary's bank is optional for SEPA credit

Message item	XML tag	M/O	Content	Comment
				transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	Creditor Company	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Linnankatu 22	Optional, recommended
AddressLine	<AdrLine >	[0..1]	20100 Turku	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN with SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]		One occurrence (max 140 characters)
Structured	<Strd>	[0..9]		Structured. Max 999 occurrences forwarded in SEPA credit transfers to AOS2 banks.
CreditorReferenceInformation	<CdtrRefInf>			
CreditorReferenceType	<CdtrRefTp>			
Code	<Cd>		SCOR	Code ”Structured Communication Reference” is used for creditor reference
CreditorReference	<CdtrRef>		1245	Creditor reference with or without leading zeros. In RF references Issr: ISO.
C. CreditTransferTransaction Information (2nd occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA credit transfer
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000002	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR 2000.02	Mandatory, instructed amount
UltimateDebtor	<UltmtDbtrt>	[0..1]		
Name	<Nm>	[0..1]	Original Payer Plc	Optional
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentificatio n	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	BANKATWW	BIC of beneficiary’s bank is optional for SEPA credit

Message item	XML tag	M/O	Content	Comment
				transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	SACHER GmbH	Mandatory, creditor name
PostalAddress	<PstAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Hohenstaufengasse 123	Optional, recommended
AddressLine	<AdrLine>	[0..1]	AT-1010 Wien	Optional, recommended
Country	<Ctry>	[1..1]	AT	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	AT611904300234573201	Mandatory, creditor IBAN in SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	INVOICES SAC187//SAC188	One occurrence (max 140 characters)
C. CreditTransferTransaction Information (3rd occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - Urgent payment to an account with Nordea
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000003	Mandatory, unique for at least 3 months.-May not contain special characters including ”å”, “ä” and “ö”.
PaymentTypeInformation	<PmtTpInf>	[0..1]		Payment type
ServiceLevel	<SvcLvl>	[0..1]		
Proprietary	<Prtry>	[0..1]	URGP	Urgent payment
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR33000.00	Mandatory, instructed amount
UltimateDebtor	<UltmtDbtrt>	[0..1]		
Name	<Nm>	[0..1]	Original Payer Plc	Optional
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	BIC of beneficiary’s bank is optional for SEPA credit transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	Oy Yritys Ab	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Tilhentie	Optional

Message item	XML tag	M/O	Content	Comment
BuildingNumber	<BldgNb>	[0..1]	345	Optional
PostCode	<PstCd>	[0..1]	FI 99999	Optional
TownName	<TwnNm>	[0..1]	Pohjanlinna	Optional
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]		One occurrence (max 140 characters)
Structured	<Strd>	[0..9]		Structured. Max 999 occurrence forwarded in SEPA credit transfers to AOS2 banks.
CreditorReferenceInformation	<CdtrRefInf>			
CreditorReferenceType	<CdtrRefTp>			
Code	<Cd>		SCOR	Code ”Structured Communication Reference” is used for creditor reference
CreditorReference	<CdtrRef>		1245	Creditor reference with or without leading zeros. In RF references Issr: ISO.
C. CreditTransferTransaction Information (4th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - cross-border payment
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000004	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	USD4000.04	Mandatory, instructed amount
CreditorAgent	<CdtrAgt>	[1..1]		Beneficiary’s bank mandatory. Either BIC (in the example) or clearing code and/or name and address is required
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		In the example the beneficiary’s bank is expressed with the BIC.
BIC	<BIC>	[1..1]	NDEAUS3N	BIC of beneficiary’s bank is recommended, if known. Depending on the country, clearing code or name and address can also be used in the Combined component.
Creditor	<Cdtr>	[1..1]		

Message item	XML tag	M/O	Content	Comment
Name	<Nm>	[1..1]	Hyatt Central	Mandatory
PostalAddress	<PstAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Madison Avenue	Optional, recommended
BuildingNumber	<BldgNb>	[0..1]	987	Optional, recommended
PostCode	<PstCd>	[0..1]	NY 10022	Optional, recommended
TownName	<TwnNm>	[0..1]	New York	Optional, recommended
Country	<Ctry>	[1..1]	US	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		Mandatory for credit transfers
Identification	<Id>	[1..1]		
BBAN	<BBAN>	[0..1]	7123456789	BBAN or Proprietary ID (can also be IBAN depending on the country)
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	/INV/HY33	One occurrence (max 70 characters) of free text is forwarded in foreign currency payments. EndToEnd Id reserves 35 characters.
C. CreditTransferTransaction Information (5th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - Urgent cross-border payment
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000005	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
PaymentTypeInformation	<PmtTpInf>	[0..1]		Payment type
ServiceLevel	<SvcLvl>	[0..1]		
Proprietary	<Prtry>	[0..1]	URGP	Urgent
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	USD55000.05	Mandatory, instructed amount
ExchangeRateInformation	<XchgRate>	[0..1]		Optional, exchange rate information
ContractIdentification	<CtrctId>	[0..1]	2112345	FX trade reference provided the FX rate is agreed in advance
CreditorAgent	<CdtrAgt>	[1..1]		Beneficiary's bank is mandatory. Either BIC or clearing code and the beneficiary's name or the beneficiary's name and address.
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		In the example the beneficiary’s bank is expressed with the clearing

Message item	XML tag	M/O	Content	Comment
				code. When the clearing code is used, the bank's name and address are required, if known. If the bank's information is entered without the BIC or the clearing code, the name, address information and the bank's country code must be entered.
CombinedIdentification	<CmbndId>	[0..1]		Combined component
ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]		Clearing code
Identification	<Id>	[0..1]	USABA011000399	US ABA number (Fedwire). See additional information in section "Clearing codes".
Name	<Nm>	[0..1]	BANK OF STATES	Name of the beneficiary's bank in addition to the clearing code.
PostalAddress	<PstAdr>	[0..1]		
CountrySubDivision	<CtrySubDvsn>	[0..1]	MASSACHUSETTS	Optional, recommended
Country	<Ctry>	[0..1]	US	Optional, recommended
Creditor	<Cdtr>	[1..1]		
Name	<Nm>	[1..1]	Ben E. Ficiary	Mandatory
PostalAddress	<PstAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Atlantic Avenue	Optional, recommended
BuildingNumber	<BldgNb>	[0..1]	101	Optional, recommended
PostCode	<PstCd>	[0..1]	MA 02222	Optional, recommended
TownName	<TwnNm>	[0..1]	Boston	Optional, recommended
Country	<Ctry>	[1..1]	US	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		Mandatory for credit transfers
Identification	<Id>	[1..1]		
BBAN	<BBAN>	[0..1]	0123456789	IBAN or Proprietary ID (can also be IBAN depending on the country)
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	Invoices 123 and 321	One occurrence (max 105 characters) of free text is forwarded in foreign currency payments. EndToEnd Id reserves 35 characters.
C. CreditTransferTransaction Information (6th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - Own transfer in Nordea
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).

Message item	XML tag	M/O	Content	Comment
InstructionIdentification	<InstrId>	[0..1]	20130311-I000006	Optional, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000006	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”
PaymentTypeInformation	<PmtTpInf>	[0..1]		Payment type
ServiceLevel	<SvcLvl>	[0..1]		
CategoryPurpose	<CtgyPurp>	[0..1]	INTC	Intercompany
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	USD6006.00	Mandatory, instructed amount
CreditorAgent	<CdtrAgt>	[1..1]		Either BIC (in the example), clearing code and/or name and address is required
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[1..1]	NDEASESS	BIC of creditor bank mandatory
Creditor	<Cdtr>	[1..1]		
Name	<Nm>	[1..1]	Bo Lag Abp	Mandatory, creditor name
PostalAddress	<PstAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Strandgatan	Optional, recommended
BuildingNumber	<BldgNb>	[0..1]	10	Optional, recommended
PostCode	<PstCd>	[0..1]	SE-10577	Optional, recommended
TownName	<TwnNm>	[0..1]	Stockholm	Optional, recommended
Country	<Ctry>	[1..1]	SE	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		Mandatory for credit transfers
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[0..1]	SE9930000000033447788999	IBAN
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	TRANSFER	One occurrence (max 105 characters) of free text is forwarded in foreign currency payments. EndToEnd Id reserves 35 characters.
C. CreditTransferTransaction Information (7th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA credit transfer including extended remittance information containing two invoices and one credit note
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).

Message item	XML tag	M/O	Content	Comment
InstructionIdentification	<InstrId>	[0..1]	20130311-I000007	Optional, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000007	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR 1500.01	Mandatory, net amount of invoices and credit note (+2,500.01 +500–1,500)
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	BIC of creditor bank is optional for SEPA credit transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	Oy Yritys Ab	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Tilhentie	Optional, recommended
BuildingNumber	<BldgNb>	[0..1]	345	Optional, recommended
PostCode	<PstCd>	[0..1]	FI 99999	Optional, recommended
TownName	<TwnNm>	[0..1]	Pohjanlinna	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory, if address is given
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN with SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Payment specifications [1]
Unstructured	<Ustrd>	[1..1]	RFS/0000000000000000010016INVOICE_NARRATIVE/RFS/00000000000000010032	One occurrence (max 140 characters). Mandatory for AOS2 credit transfers. Forwarded to non-AOS2 banks with as much information on the structured block as can be included in the element.
Structured	<Strd>	[1..9]		Structured. Minimum of one and maximum of 9 occurrences (max 280 characters between <Strd> and </Strd> tags) are forwarded with SEPA credit transfers to AOS2 banks (excluding tab and CrLf special characters).

[1] Extended remittance information (SEPA credit transfer AOS2)

Message item	XML tag	M/O	Content	Comment
				1st occurrence, an invoice
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
ReferredDocumentType	<RfrdDocTp>	[0..1]		
Code	<Cd>	[1..1]	CINV	Mandatory with the AOS2 specification. Code ”Commercial invoice”
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
RemittedAmount	<RmtdAmt>	[0..1]	EUR2500.01	Mandatory with the AOS2 specification. Invoice amount
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
CreditorReferenceType	<CdtrRefTp>	[0..1]		Optional, reference
Code	<Cd>	[1..1]	SCOR	Code ”Structured COmmunication Reference” is used for creditor reference
CreditorReference	<CdtrRef>	[0..1]	10016	Invoice’s Creditor reference with or without leading zeros
Structured	<Strd>	[1..9]		2nd occurrence, an invoice
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
ReferredDocumentType	<RfrdDocTp>	[0..1]		
Code	<Cd>	[1..1]	CINV	Mandatory with the AOS2 specification. Code ”Commercial invoice”
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
RemittedAmount	<RmtdAmt>	[1..1]	EUR500.00	Mandatory with the AOS2 specification. Invoice amount
AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	INVOICE NARRATIVE	Optional, free text
Structured	<Strd>	[1..9]		3rd occurrence, credit note
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
ReferredDocumentType	<RfrdDocTp>	[0..1]		
Code	<Cd>	[1..1]	CREN	Mandatory with the AOS2 specification. Code ”Credit note”
ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
CreditNoteAmount	<CdtNoteAmt>	[1..1]	EUR1500.00	Mandatory with the AOS2 specification. Credit note amount. Note: different element than on the invoice
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
CreditorReferenceType	<CdtrRefTp>	[0..1]		Optional, reference
Code	<Cd>	[0..1]	SCOR	Code ”Structured Communication Reference” is used for creditor reference

Message item	XML tag	M/O	Content	Comment
CreditorReference	<CdtrRef>	[0..1]	10032	Credit note Creditor reference with or without leading zeros
B. PaymentInformation	<PmtInf>			Second debit batch
PaymentInformationIdentification	<PmtInfId>	[0..1]	20130311-123456-02	Optional, recommended, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
PaymentMethod	<PmtMtd>	[1..1]	CHK	Mandatory, cheque
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2013-03-11	Mandatory, valid values max +90 and -5 calendar days
Debtor	<Dbtr>	[1..1]		
Name	<Nm>	[1..1]	Company Ltd	Mandatory
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Mannerheimintie 66	Optional, recommended
AddressLine	<AdrLine >	[0..1]	FI-00260 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory, if address is given
Identification	<Id>	[1..1]		
OrganisationIdentification	<OrgId>	[1..1]		
BankPartyIdentification	<BkPtyId>	[1..1]	87654321	Mandatory, service code given by Nordea, numbers and letters are allowed, no special characters
DebtorAccount	<DbtrAcct>	[1..1]		
IBAN	<IBAN>	[1..1]	FI8529501800030574	Mandatory, payer’s account: IBAN
DebtorAgent	<DbtrAgt>	[1..1]		
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[1..1]	NDEAFIHH	Mandatory, payer bank’s BIC
C. CreditTransferTransaction Information (8th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - Cheque via SWIFT
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
InstructionIdentification	<InstrId>	[0..1]	20130311-I000008	Optional, unique for at least 3 months May not contain special characters including ”å”, “ä” and “ö”.
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000008	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
Amount	<Amt>	[1..1]		

Message item	XML tag	M/O	Content	Comment
InstructedAmount	<InstdAmt>	[1..1]	GBP7000.07	Mandatory, instructed amount
ChequeInstruction	<ChqInstr>	[0..1]		Cheque instructions
ChequeType	<ChqTp>	[0..1]	BCHQ	Cheque type (Bank Cheque)
DeliveryMethod	<DlvryMtd>	[0..1]		
Proprietary	<Prtry>	[0..1]	SWIFT	Indicates cheque via SWIFT
Creditor	<Cdtr>	[1..1]		
Name	<Nm>	[1..1]	Creditor Company Ltd	Mandatory, creditor name
PostalAddress	<PstAdr>	[0..1]		
StreetName	<StrtNm>	[1..1]	Bond Street	Mandatory, creditor street address
BuildingNumber	<BldgNb>	[0..1]	45	Optional, recommended if known
PostCode	<PstCd>	[0..1]	EC2W 3HL	Optional, recommended if known
TownName	<TwnNm>	[1..1]	London	Mandatory; creditor city
Country	<Ctry>	[1..1]	GB	Mandatory, creditor country
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	/INV/123,321	One occurrence (max 105 characters) of free text will be forwarded to the SWIFT cheque. EndToEnd Id reserves 35 characters.
B. PaymentInformation	<PmtInf>			Third debit batch
PaymentInformationIdentification	<PmtInfId>	[0..1]	20130311-123456-03	Recommended to be given, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
PaymentMethod	<PmtMtd>	[1..1]	TRF	Mandatory, transfer
PaymentTypeInformation	<PmtTpInf>	[0..1]		Payment type
ServiceLevel	<SvcLvl>	[0..1]		
Code	<Cd>	[0..1]	SEPA	Optional
CategoryPurpose	<CtgyPurp>	[0..1]	SALA	Salary
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2013-03-14	Mandatory, valid values max +90 calendar days
Debtor	<Dbtr>	[1..1]		
Name	<Nm>	[1..1]	Oy Company AB	Mandatory, payer’s name
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Mannerheimintie 66	Optional, recommended
AddressLine	<AdrLine >	[0..1]	FI-00260 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
Identification	<Id>	[1..1]		

Message item	XML tag	M/O	Content	Comment
OrganisationIdentification	<OrgId>	[1..1]		
BankPartyIdentification	<BkPtyId>	[1..1]	87654321	Mandatory, service code given by Nordea, numbers and letters are allowed, no special characters
DebtorAccount	<DbtrAcct>	[1..1]		
IBAN	<IBAN>	[1..1]	FI8529501800030574	Mandatory, payer's IBAN format
DebtorAgent	<DbtrAgt>	[1..1]		
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
BIC	<BIC>	[1..1]	NDEAFIHH	Mandatory, payer bank's BIC
ChargeBearer	<ChrgBr>	[0..1]	SLEV	Default value: shared charges (PSD2); only option in SEPA credit transfer
C. CreditTransferTransaction Information (9th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA salary
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
InstructionIdentification	<InstrId>	[0..1]	20130311-I000010	Optional, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000010	Mandatory, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR2010.10	Mandatory, instructed amount
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	BANKFIHH	BIC of creditor bank is optional for SEPA credit transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	Simo Saaja	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Aleksis Kiven katu 35	Optional, recommended
AddressLine	<AdrLine >	[0..1]	00500 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
Identification	<Id>	[0..1]		Beneficiary's personal identity number is optional. Recommended to be given if the salary system gives it.

Message item	XML tag	M/O	Content	Comment
				Not transferred to beneficiary. Exception: Transferred if the beneficiary is a company.
PrivateIdentification	<PrvtId>	[0..1]		
SocialSecurityNumber	<SclSctyNb>	[0..1]	112233-0000	Personal identity number
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN in SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Payment specifications, salary payer gives
Unstructured	<Ustrd>	[0..1]	SALARY, 15.03.2013, March 2013	One occurrence (max 140 characters)
C. CreditTransferTransaction Information (10th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA pension
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of Instruction Id (optional) and EndtoEnd Id (mandatory).
InstructionIdentification	<InstrId>	[0..1]	20130311-I000011	Optional, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
EndToEndIdentification	<EndToEndId>	[1..1]	20130311-E000011	Mandatory, unique for at least 3 months. May not contain special characters including ”å”, “ä” and “ö”.
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR2011.11	Mandatory, instructed amount
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	BANKFIHH	BIC of beneficiary’s bank is optional for SEPA credit transfers. If not given, Nordea will derive BIC from IBAN.
Creditor	<Cdtr>	[0..1]		
Name	<Nm>	[1..1]	Sirkka Saaja	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
AddressLine	<AdrLine>	[0..1]	Aleksis Kiven katu 53	Optional, recommended
AddressLine	<AdrLine >	[0..1]	00500 Helsinki	Optional, recommended
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		

Message item	XML tag	M/O	Content	Comment
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN in SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Payment specifications, pension payer gives
Unstructured	<Ustrd>	[0..1]	PENSION, March 15.2013	One occurrence (max 140 characters)

4.4 XML example

Note! The beginning of the message must include a defined schemaLocation as in the example below.

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<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02
pain.001.001.02.xsd">
        <pain.001.001.02>
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                        <MsgId>20130311-0000001</MsgId>
                        <CreDtTm>2013-03-11T10:30:00</CreDtTm>
                        <BtchBookg>true</BtchBookg>
                        <NbOfTxs>11</NbOfTxs>
                        <CtrlSum>120627.49</CtrlSum>
                        <Grpg>MIXD</Grpg>
                        <InitgPty>
                                <Nm>Group Finance</Nm>
                                <PstlAdr>
                                        <AdrLine>Aleksanterinkatu 23</AdrLine>
                                        <AdrLine>FI-00100 Helsinki</AdrLine>
                                        <Ctry>FI</Ctry>
                                </PstlAdr>
                        </InitgPty>
                </GrpHdr>
<!--
*****************************************************************
First Payment Information block
*****************************************************************
-->
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                        <ReqdExctnDt>2013-03-11</ReqdExctnDt>
                        <Dbtr>
                                <Nm>Company Ltd </Nm>
                                <PstlAdr>
                                        <AdrLine>Mannerheimintie 66</AdrLine>
                                        <AdrLine>FI-00260 Helsinki</AdrLine>
                                        <Ctry>FI</Ctry>
                                </PstlAdr>
                                <Id>
```

```
                                <OrgId>
                                        <BkPtyId>87654321</BkPtyId>
                                </OrgId>
                        </Id>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <IBAN>FI8529501800030574</IBAN>
                        </Id>
                </DbtrAcct>
                <DbtrAgt>
                        <FinInstnId>
                                <BIC>NDEAFIHH</BIC>
                        </FinInstnId>
                </DbtrAgt>
                <ChrgBr>SLEV</ChrgBr>
<!--
*****************************************************************
1. SEPA Credit transfer with creditor reference
*****************************************************************
-->
                <CdtTrfTxInf>
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                                        <EndToEndId>20130311-E000001</EndToEndId>
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                        </Amt>
                        <CdtrAgt>
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                                <PstlAdr>
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                                        <AdrLine>20100 Turku</AdrLine>
                                        <Ctry>FI</Ctry>
                                </PstlAdr>
                        </Cdtr>
                        <CdtrAcct>
                                <Id>
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                                </Id>
                        </CdtrAcct>
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                                <Strd>
                                        <CdtrRefInf>
                                                <CdtrRefTp>
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                                                <CdtrRef>1245</CdtrRef>
                                        </CdtrRefInf>
```

```
                                        </Strd>
                                    </RmtInf>
                                </CdtTrfTxInf>
<!--
*****************************************************************
2. SEPA Credit Transfer with unstructured remittance information
*****************************************************************
-->
                                <CdtTrfTxInf>
                                    <PmtId>
                                                <EndToEndId>20130311-E000002</EndToEndId>
                                    </PmtId>
                                    <Amt>
                                        <InstdAmt Ccy="EUR">2000.02</InstdAmt>
                                    </Amt>
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                                    </UltmtDbtr>
                                    <CdtrAgt>
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                                                <BIC>BANKATWW</BIC>
                                        </FinInstnId>
                                    </CdtrAgt>
                                    <Cdtr>
                                        <Nm>SACHER GmbH</Nm>
                                        <PstlAdr>
                                                <AdrLine>Hohenstaufengasse 123</AdrLine>
                                                <AdrLine>AT-1010 Wien</AdrLine>
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                                        </PstlAdr>
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                                    <CdtrAcct>
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                                        </Id>
                                    </CdtrAcct>
                                    <RmtInf>
                                        <Ustrd> INVOICES SAC187//SAC188</Ustrd>
                                    </RmtInf>
                                </CdtTrfTxInf>
<!--
*****************************************************************
3. Urgent payment to an account with Nordea
*****************************************************************
-->
                                <CdtTrfTxInf>
                                    <PmtId>
                                                <EndToEndId>20130311-E000003</EndToEndId>
                                    </PmtId>
                                    <PmtTpInf>
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                                                <Prtry>URGP</Prtry>
                                        </SvcLvl>
                                    </PmtTpInf>
```

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                    </Amt>
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                    </UltmtDbtr>
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                            <BIC>NDEAFIHH</BIC>
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                    </CdtrAgt>
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                                    <Cd>SCOR</Cd>
                                </CdtrRefTp>
                                <CdtrRef>1245</CdtrRef>
                            </CdtrRefInf>
                        </Strd>
                    </RmtInf>
                </CdtTrfTxInf>
<!--
*****************************************************************
4. Standard cross-border payment
*****************************************************************
-->
                <CdtTrfTxInf>
                    <PmtId>
                        <EndToEndId>20130311-E000004</EndToEndId>
                    </PmtId>
                    <Amt>
                        <InstdAmt Ccy="USD">4000.04</InstdAmt>
                    </Amt>
                    <CdtrAgt>
                        <FinInstnId>
                            <BIC>NDEAUS3N</BIC>
                        </FinInstnId>
                    </CdtrAgt>
```

```
                <Cdtr>
                        <Nm>Hyatt Central</Nm>
                        <PstlAdr>
                                <StrtNm>Madison Avenue</StrtNm>
                                <BldgNb>987</BldgNb>
                                <PstCd>NY 10022</PstCd>
                                <TwnNm>New York</TwnNm>
                                <Ctry>US</Ctry>
                        </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <BBAN>7123456789</BBAN>
                        </Id>
                </CdtrAcct>
                <RmtInf>
                        <Ustrd>/INV/HY33</Ustrd>
                </RmtInf>
        </CdtTrfTxInf>
<!--
*****************************************************************
5. Urgent cross-border payment with ABA-number
*****************************************************************
-->
        <CdtTrfTxInf>
                <PmtId>
                        <EndToEndId>20130311-E000005</EndToEndId>
                </PmtId>
                <PmtTpInf>
                        <SvcLvl>
                                <Prtry>URGP</Prtry>
                        </SvcLvl>
                </PmtTpInf>
                <Amt>
                        <InstdAmt Ccy="USD">55000.05</InstdAmt>
                </Amt>
                <XchgRateInf>
                        <CtrctId>2112345</CtrctId>
                </XchgRateInf>
                <CdtrAgt>
                        <FinInstnId>
                                <CmbndId>
                                        <ClrSysMmbId>
                                                <Id>USABA011000399</Id>
                                        </ClrSysMmbId>
                                        <Nm>BANK OF STATES</Nm>
                                        <PstlAdr>

        <CtrySubDvsn>MASSACHUSETTS</CtrySubDvsn>
                                                <Ctry>US</Ctry>
                                        </PstlAdr>
                                </CmbndId>
                        </FinInstnId>
                </CdtrAgt>
```

```
                <Cdtr>
                        <Nm>Ben E. Ficiary</Nm>
                        <PstlAdr>
                                <StrtNm>Atlantic Avenue</StrtNm>
                                <BldgNb>101</BldgNb>
                                <PstCd>MA 02222</PstCd>
                                <TwnNm>Boston</TwnNm>
                                <Ctry>US</Ctry>
                        </PstlAdr>
                        <CtryOfRes>US</CtryOfRes>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <BBAN>0123456789</BBAN>
                        </Id>
                </CdtrAcct>
                <RmtInf>
                        <Ustrd>Invoices 123 and 321</Ustrd>
                </RmtInf>
        </CdtTrfTxInf>
<!--
*****************************************************************
6. Intercompany transfer within Nordea
*****************************************************************
-->
        <CdtTrfTxInf>
                <PmtId>
                        <InstrId>20130311-I000006</InstrId>

                        <EndToEndId>20130311-E000006</EndToEndId>
                </PmtId>
                <PmtTpInf>
                        <CtgyPurp>INTC</CtgyPurp>
                </PmtTpInf>
                <Amt>
                        <InstdAmt Ccy="USD">6006.00</InstdAmt>
                </Amt>
                <CdtrAgt>
                        <FinInstnId>
                                <BIC>NDEASESS</BIC>
                        </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                        <Nm>Bo Lag Abp</Nm>
                        <PstlAdr>
                                <StrtNm>Strandgatan</StrtNm>
                                <BldgNb>10</BldgNb>
                                <PstCd>SE-10577</PstCd>
                                <TwnNm>Stockholm</TwnNm>
                                <Ctry>SE</Ctry>
                        </PstlAdr>
                        <CtryOfRes>SE</CtryOfRes>
                </Cdtr>
                <CdtrAcct>
```

```
                                        <Id>
                                                <IBAN>SE9930000000033447788999</IBAN>
                                        </Id>
                                </CdtrAcct>
                                <RmtInf>
                                        <Ustrd>TRANSFER</Ustrd>
                                </RmtInf>
                        </CdtTrfTxInf>
<!--
*****************************************************************
7. SEPA credit transfer - one credit note with reference and two invoices with reference and AOS2 with
message
*****************************************************************
-->                     <CdtTrfTxInf>
                                <PmtId>
                                        <InstrId>20130311-I000007</InstrId>
                                        <EndToEndId>20130311-E000007</EndToEndId>
                                </PmtId>
                                <Amt>
                                        <InstdAmt Ccy="EUR">1500.01</InstdAmt>
                                </Amt>
                                <CdtrAgt>
                                        <FinInstnId>
                                                <BIC>NDEAFIHH</BIC>
                                        </FinInstnId>
                                </CdtrAgt>
                                <Cdtr>
                                        <Nm>Sakari Kaulaote</Nm>
                                        <PstlAdr>
                                                <StrtNm>Eteläesplanadi</StrtNm>
                                                <BldgNb>19</BldgNb>
                                                <PstCd>FI-00130</PstCd>
                                                <TwnNm>Helsinki</TwnNm>
                                                <Ctry>FI</Ctry>
                                        </PstlAdr>
                                        <CtryOfRes>FI</CtryOfRes>
                                </Cdtr>
                                <CdtrAcct>
                                        <Id>
                                                <IBAN>FI4516273000000856</IBAN>
                                        </Id>
                                </CdtrAcct>
                                <RmtInf>
                                <Ustrd>RFS/00000000000000010016/INVOICE
NARRATIVE/RFS/00000000000000010032</Ustrd>
                                <Strd>
                                                <RfrdDocInf>
                                                        <RfrdDocTp>
                                                                <Cd>CINV</Cd>
                                                        </RfrdDocTp>
                                                </RfrdDocInf>
                                                <RfrdDocAmt>
                                                        <RmtdAmt
Ccy="EUR">2500.01</RmtdAmt>
```

```
                                        </RfrdDocAmt>
                                        <CdtrRefInf>
                                                <CdtrRefTp>
                                                        <Cd>SCOR</Cd>
                                                </CdtrRefTp>
                                                <CdtrRef>10016</CdtrRef>
                                        </CdtrRefInf>
                                </Strd>
                                <Strd>
                                        <RfrdDocInf>
                                                <RfrdDocTp>
                                                        <Cd>CINV</Cd>
                                                </RfrdDocTp>
                                        </RfrdDocInf>
                                        <RfrdDocAmt>
                                                <RmtdAmt
Ccy="EUR">500.00</RmtdAmt>
                                        </RfrdDocAmt>
                                        <AddtlRmtInf>INVOICE
NARRATIVE</AddtlRmtInf>
                                </Strd>
                                <Strd>
                                        <RfrdDocInf>
                                                <RfrdDocTp>
                                                        <Cd>CREN</Cd>
                                                </RfrdDocTp>
                                        </RfrdDocInf>
                                        <RfrdDocAmt>
                                                <CdtNoteAmt
Ccy="EUR">1500.00</CdtNoteAmt>
                                        </RfrdDocAmt>
                                        <CdtrRefInf>
                                                <CdtrRefTp>
                                                        <Cd>SCOR</Cd>
                                                </CdtrRefTp>
                                                <CdtrRef>10032</CdtrRef>
                                        </CdtrRefInf>
                                </Strd>
                        </RmtInf>
                </CdtTrfTxInf>
        </PmtInf>
<!--
*****************************************************************
Second Payment Information block
*****************************************************************
-->
        <PmtInf>
                <PmtInfId>20130311-123456-02</PmtInfId>
                <PmtMtd>CHK</PmtMtd>
                <ReqdExctnDt>2013-03-11</ReqdExctnDt>
                <Dbtr>
                        <Nm>Company Ltd </Nm>
                        <PstlAdr>
                                <AdrLine>Mannerheimintie 66</AdrLine>
```

```
                                <AdrLine>FI-00260 Helsinki</AdrLine>
                                <Ctry>FI</Ctry>
                        </PstlAdr>
                        <Id>
                                <OrgId>
                                        <BkPtyId>87654321</BkPtyId>
                                </OrgId>
                        </Id>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <IBAN>FI8529501800030574</IBAN>
                        </Id>
                </DbtrAcct>
                <DbtrAgt>
                        <FinInstnId>
                                <BIC>NDEAFIHH</BIC>
                        </FinInstnId>
                </DbtrAgt>
<!--
*****************************************************************
8. Cheque instruction via SWIFT to be issued by a partner bank
*****************************************************************
-->
                <CdtTrfTxInf>
                        <PmtId>
                                <InstrId>20130311-I000008</InstrId>
                                <EndToEndId>20130311-E000008</EndToEndId>
                        </PmtId>
                        <Amt>
                                <InstdAmt Ccy="GBP">7000.07</InstdAmt>
                        </Amt>
                        <ChqInstr>
                                <ChqTp>BCHQ</ChqTp>
                                <DlvryMtd>
                                        <Prtry>SWIFT</Prtry>
                                </DlvryMtd>
                        </ChqInstr>
                        <Cdtr>
                                <Nm>Creditor Company Ltd</Nm>
                                <PstlAdr>
                                        <StrtNm>Bond Street</StrtNm>
                                        <BldgNb>45</BldgNb>
                                        <PstCd>EC2W 3HL</PstCd>
                                        <TwnNm>London</TwnNm>
                                        <Ctry>GB</Ctry>
                                </PstlAdr>
                                <CtryOfRes>GB</CtryOfRes>
                        </Cdtr>
                        <RmtInf>
                                <Ustrd>/INV/123, 321</Ustrd>
                        </RmtInf>
                </CdtTrfTxInf>
<!--
```

```
**************************************************************
Third Payment Information block, SEPA salary and pension
**************************************************************
-->
            <PmtInf>
                        <PmtInfId>20130311-123456-03</PmtInfId>
                        <PmtMtd>TRF</PmtMtd>
                        <PmtTpInf>
                                <SvcLvl>
                                        <Cd>SEPA</Cd>
                                </SvcLvl>
                                <CtgyPurp>SALA</CtgyPurp>
                        </PmtTpInf>
                        <ReqdExctnDt>2013-03-14</ReqdExctnDt>
                        <Dbtr>
                                <Nm>Oy Company AB</Nm>
                                <PstlAdr>
                                        <AdrLine>Mannerheimintie 66</AdrLine>
                                        <AdrLine>FI-00260 Helsinki</AdrLine>
                                        <Ctry>FI</Ctry>
                                </PstlAdr>
                                <Id>
                                        <OrgId>
                                                <BkPtyId>87654321</BkPtyId>
                                        </OrgId>
                                </Id>
                        </Dbtr>
                        <DbtrAcct>
                                <Id>
                                        <IBAN>FI8529501800030574</IBAN>
                                </Id>
                        </DbtrAcct>
                        <DbtrAgt>
                                <FinInstnId>
                                        <BIC>NDEAFIHH</BIC>
                                </FinInstnId>
                        </DbtrAgt>
                        <ChrgBr>SLEV</ChrgBr>
<!--
**************************************************************
9. Salary as SEPA credit transfer
**************************************************************
-->
                        <CdtTrfTxInf>
                                <PmtId>
                                        <InstrId>20130311-I000010</InstrId>
                                        <EndToEndId>20130311-E000010</EndToEndId>
                                </PmtId>
                                <Amt>
                                        <InstdAmt Ccy="EUR">2010.10</InstdAmt>
                                </Amt>
                                <CdtrAgt>
                                        <FinInstnId>
                                                <BIC>BANKFIHH</BIC>
```

```
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Simo Saaja</Nm>
                    <PstlAdr>
                        <AdrLine>Aleksis Kiven katu 35</AdrLine>
                        <AdrLine>00500 Helsinki</AdrLine>
                        <Ctry>FI</Ctry>
                    </PstlAdr>
                    <Id>
                        <PrvtId>
                            <SclSctyNb>112233-0000</SclSctyNb>
                        </PrvtId>
                    </Id>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <IBAN>FI6329501800020582</IBAN>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Ustrd>SALARY, 15.03.2013, March 2013</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
<!--
*****************************************************************
10. Pension as SEPA credit transfer
*****************************************************************
-->
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>20130311-I000011</InstrId>
                    <EndToEndId>20130311-E000011</EndToEndId>
                </PmtId>
                <Amt>
                    <InstdAmt Ccy="EUR">2011.11</InstdAmt>
                </Amt>
                <CdtrAgt>
                    <FinInstnId>
                        <BIC>BANKFIHH</BIC>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Sirkka Saaja</Nm>
                    <PstlAdr>
                        <AdrLine>Aleksis Kiven katu 53</AdrLine>
                        <AdrLine>00500 Helsinki</AdrLine>
                        <Ctry>FI</Ctry>
                    </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <IBAN>FI6329501800020582</IBAN>
                    </Id>
```

```
                    </CdtrAcct>
                    <Purp>
                        <Cd>PENS</Cd>
                    </Purp>
                    <RmtInf>
                        <Ustrd>PENSION, March 03.2013</Ustrd>
                    </RmtInf>
                </CdtTrfTxInf>
            </PmtInf>
        </pain.001.001.02>
</Document>
```


5 Additional instructions

5.1 Defining the payment type

In the ISO 20022 standard the payment type can be given both on debit level and on credit level. We recommend that the payment type is given on the debit level. In salary and pension payments the Category Purpose “SALA” must be given on the debit level. In foreign currency payments the payment type can also be on the credit level, if it has not been 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 creditor agent adheres to SEPA credit transfer rules.

Routing of payments to cross-border 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 creditor agent is does not adhere to 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 SEPA channel. Hence the “SEPA” code in Payment Type Information / Service Level is not needed.
- Urgent payment (domestic or cross-border): Payment Type Information / Service Level / Proprietary “URGP”
    - Urgent payments include payments
        - where the beneficiary’s account is in Nordea Bank Finland (example payment 3)
        - where the beneficiary’s account is in another Finnish bank; payment information is given as in example payment 3, 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 cross-border payment order.
    - Urgent payments going outside Finland that conform to SEPA rules (“URGP”) are not yet possible. This kind of payment is processed as an urgent cross-border payment order.
- Own transfer: Category Purpose “INTC”

Foreign cheques - payment method “CHK”

- delivered via the SWIFT network: Cheque instruction / Cheque Type “BCHQ”

(Bank Cheque) and Delivery Method / Proprietary ”SWIFT”

5.2 Character set and special characters

The files sent to to Nordea must be in in UTF-8 format, using only the characters included in ISO-8859-1. File Box reception makes no character conversion.

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

Special characters in cross-border SEPA credit transfers will be replaced by “-”. If Nordea forwards a cross-border payment to a beneficiary’s bank or an intermediary bank via the SWIFT network, the non-permitted SWIFT characters will be replaced by “_”. Scandinavian characters in foreign currency payments will be converted as follows: “å” and “ä” replaced by “a”, “ö” replaced by “o”. The replaced characters are in elements payer, beneficiary, remittance information and identifications.

5.3 Amount fields

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

The amount field printed on the feedback message has five decimals.

5.4 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 instead returned 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 will be 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.

5.5 Creditor reference on credit transfer

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

Content	Example of the RemittanceInformation of an XML message
International reference ” RF45 12454”	<RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>**SCOR**</Cd> <Issr>**ISO**</Issr> </CdtrRefTp> <CdtrRef>**RF4512454**</CdtrRef> </CdtrRefInf>

Content	Example of the RemittanceInformation of an XML message
	</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.

Content	Example of the RemittanceInformation of an XML message
Domestic reference ”1245”	<RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>**SCOR**</Cd> </CdtrRefTp> <CdtrRef>**1245**</CdtrRef> </CdtrRefInf> </Strd> </RmtInf>

5.6 Credit notes in SEPA credit transfers

Nordea supports the extended SEPA definitions defined by the Federation of Finnish Financial Services 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 of 999 structured remittance itemisations. 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.

Information of the AOS2

- **One compulsory** Unstructured Remittance Information, maximum of 140 characters
    - includes information of invoices and credit notes as a summary message
    - the information is forwarded to banks which do not receive remittance information as structured messages ie banks which are not AOS2 banks. The information is not forwarded to AOS2 banks.
- **At least 2 and no more than 999** structured messages, each having a maximum of 280 characters
    - the information is forwarded through the AOS2 banks to the beneficiaries
    - one of the structured messages either an invoice or a credit note
    - information on invoice or credit note – ReferredDocumentType CINV or CREN
    - invoice amount – RemittedAmount or credit note amount – CreditNoteAmount
    - invoice or credit note reference – CreditorReference or message in

invoice or credit note – AdditionalRemittanceinformation

- invoice number or invoice date are at present not forwarded in a structured field and that is why we recommend that they are forwarded as a free-form message until their processing has been executed in Nordea.

The bank rejects the payment if

- the compulsory unstructured message has more than 140 characters
- a single structured element has over 280 characters between the separators <Strd> and </Strd>.

Instructions can be found in the publication of the Finnish Federation of Financial Services "Description of Additional Optional Service 2 (AOS2) Applied in Finland to SEPA Credit Transfer".

See example 7 in this document.

5.7 Prioritisation of file execution

The element InstructionPriority in Payment Information block is optional. If the content is set "HIGH", the particular batch is processed before the customer's other payments. Please note that InstructingPriority does not affect the payment's transfer speed, only the processing priority in Nordea.

5.8 Clearing codes

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

ClearingSystemMemberIdentification					
			Clearing System Member Identification		
	Country	Clearing Code Long Name	Payment System Prefix	Bank Identifier ([charactertype] {length})	Example
1	Australia	Australian Bank State Branch Code (BSB)	AUBSB	[0-9]{6,6}	AUBSB123456
2	Austria	Austrian Bankleitzahl	ATBLZ	[0-9]{5,5}	ATBLZ12345
3	Canada	Canadian Payments Association Payment Routing Number	CACPA	[0-9]{9,9}	CACPA123456789
4	China	CNAPS Identifier	CNAPS	[0-9]{12,12}	CNAPS123456789012
5	Germany	German Bankleitzahl	DEBLZ	[0-9]{8,8}	DEBLZ12345678
6	Greece	Helenic Bank Identification Code	GRBIC	[0-9]{7,7}	GRHIC1234567
7	Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}	HKNCC123
8	India	Indian Financial System Code	INFSC	[a-zA-Z0-9]{11,11}	INFSC123AZ456789
9	Ireland	Irish National Clearing Code	IENCC	[0-9]{6,6}	IENCC123456
10	Italy	Italian Domestic Identification Code	ITNCC	[0-9]{10,10}	ITNCC1234567890
11	Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}	JPZGN1234567
12	New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}	NZNCC123456
13	Poland	Polish National Clearing Code	PLKNR	[0-9]{8,8}	PLKNR12345678
14	Portugal	Portuguese National Clearing Code	PTNCC	[0-9]{8,8}	PTNCC12345678
15	Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}	RUCBC123456789
16	Singapore	IBG Sort Code	SGIBG	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567
17	South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}	ZANCC123456
18	Spain	Spanish Domestic Interbanking Code	ESNCC	[0-9]{8,9}	ESNCC12345678

19	Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}	CHBCC12345
20	Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}	CHSIC123456
21	Taiwan	Financial Institution Code	TWNCC	[0-9]{7,7}	TWNCC1234567
22	UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}	GBDSC123456
23	US	CHIPS Participant Identifier	USPID	[0-9]{4,4}	USPID1234
24	US	United States Routing Number (Fedwire, NACHA)	USABA	[0-9]{9,9}	USABA123456789

Note Value is used to identify Bank ID schemes unique to an individual payment system.
SWIFT BIC does not appear on this list as it is separately addressed in the standard.
The value "XXXXX" may be used by bilateral agreement to specify any of the above, where:
1 - the originator cannot produce the clearing system member identification code, but
2 - both originator and receiver understand what clearing system the payment instruction refers to.
Allowed character set for Payment System Prefix = roman alphabet.

5.9 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.

5.10 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.001.001.02 scheme can be used. These are Street Name, Building Number, Post Code, and Country Sub Division.

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.

Note that XML examples in this document have not been updated according to the new regulation of postal address formats.

Nordea

5.11 Debit entry

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

If you want a foreign currency transaction to show the exchange rate, you must make a separate entry for foreign currency payments and request a separate debit for each payment.

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.

A **single debit** is requested by giving "false" as the BatchBooking value in GroupHeader.
XML example:

```
<BtchBookg>false</BtchBookg>
```

5.12 By order of

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 the debit level, which means that it applies to all payments in that batch, or for a single payment or payments on the credit level, if not on the 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 original payer to the remittance information field on row 2 with the prefix "B/O" ("By order of"). In this case there is one less row for free text available.

5.13 Ultimate beneficiary

The beneficiary, for example a financing company, can be different than 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.

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

Due to salary confidentiality, the payer is not provided 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.

Nordea also transfers salaries and pensions paid abroad as SEPA credit transfers so that they will reach the beneficiary's bank latest the next baking day.

In addition to the usual banking days, Corporate Payments Service also processes SEPA payment files on the following public holidays in Finland:

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

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

Other payments (foreign currency payments, urgent payments and payment orders) are processed normally on banking days.

5.15 Purpose code

The purpose code is carried to the beneficiary in the 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

5.16 Restrictions on Remittance Information

Basic SEPA credit transfer

The message can contain either unstructured free-form text or structured information with the condition that neither exceeds 140 characters.

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

SEPA credit transfer AOS2

Extended Remittance Information AOS2 (specification of invoices and credit notes on a SEPA credit transfer) includes

- one free-form message, the maximum number of characters of which is 140
- at least 2 and no more than 9 structured specification information each of

which includes the information on one invoice or one credit note. Each structured specification between the tags <Strd> and </Strd> may have a maximum of 280 characters.

5.17 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 and in Russia in situations in which

- 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 Russian bank wants to have its dollar payments sent to Frankfurt.

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

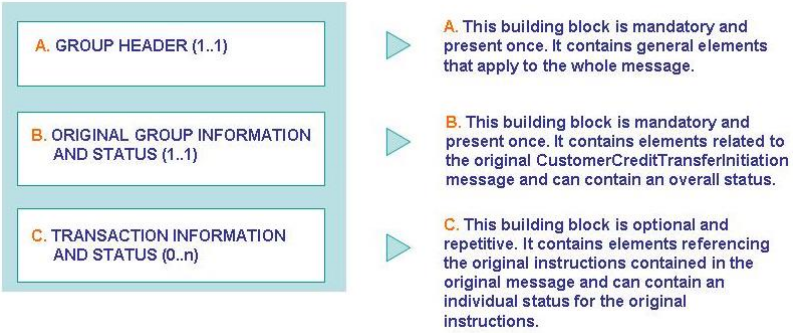
5.18 Instructions to payer's bank

In foreign currency payments (does not apply to cross-border SEPA 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.

6 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". See also the instructions on feedback created by Nordea in section 3 "Uploading and downloading messages" in the Corporate Payments Service service description.

The schema name of the Payment Status Report message is <pain.002.001.02>.



1...1 = mandatory, only occurs once

0...n = optional, unlimited number of occurrences possible

A. Group Header

- Id given by Nordea for the feedback message

B. Original Group Information and Status

- Id and status of the original payment message

C. Transaction information and status

- Id and status of the original payment batch or transaction.

6.1. Content of the feedback message

The below table shows the most important data elements used in the feedback message.

Message item	XML tag	M/O	Content	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	X0392010061810250447	Id given by Nordea for the feedback message
CreationDateTime	<CreDtTm>	[1..1]	2013-03-11T15:29:25	Date and time when feedback was created in Nordea
B. OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>			Status data of the original message
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	20130311-0000001	Id of the original payment message
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	pain.001.001.02 or pain.006.001.01	Name of the original message (payment or cancellation request)
GroupStatus	<GrpSts>	[0..1]	ACTC, RJCT, ACCP, PART, ACSC	Status of the whole message. Group Status code can be one of the mentioned.
StatusReasonInformation	<StsRsnInf>	[0..1]		Additional information of the status
StatusOriginator	<StsOrgtr>	[0..1]		Id of the creator of the status message (Nordea)
Identification	<Id>	[0..1]		
OrganisationIdentification	<OrgId>	[1..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	Nordea's BIC
C. TransactionInformationAndStatus	<TxInfAndSts>	[0..n]		Status data of the original batch or transaction
OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[0..1]	20130311-123456-03	Id of the debit batch in the original message. If only this Id is returned, the status applies to the batch in question.
OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	20130311-I000010	Transaction Id of the original message
OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	20130311-E000010	EndToEnd Id of the original message
TransactionStatus	<TxSts>	[0..1]	ACSC, PDNG, RJCT, ACCR	Status data of the batch or transaction can be one of the mentioned.
StatusReasonInformation	<StsRsnInf>	[0..n]		Additional information of the status
StatusOriginator	<StsOrgtr>	[0..1]		Id of the creator of the status message (Nordea)
Identification	<Id>	[0..1]		
OrganisationIdentification	<OrgId>	[1..1]		
BIC	<BIC>	[0..1]	NDEAFIHH	Nordea's BIC

Message item	XML tag	M/O	Content	Comment
StatusReason	<StsRsn>	[0..1]		
Code	<Cd>	[1..1]	Eg AC01, see section “Reasons for rejections”	Rejection reason code, or ”NARR” if reason is given in plain text.
AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..1]		Reason for rejection in text
OriginalTransactionReference	<OrgnlTxRef>	[0..1]		Additional information on original transaction
Amount	<Amt>	[0..1]	EUR2010.10	Amount of batch or transaction
Creditor	<Cdtr>	[0..1]		Creditor details
Name	<Nm>	[0..1]	Credit Ltd	Returned by rejection of one individual payment

The status codes of the Payment Status Report comply with the ISO 20022 standard. See the usage in Nordea in section 3 of the Corporate Payment Services service description.

Code	Name	ISO definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
ACCR	AcceptedCancellationRequest	Cancellation is accepted.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed.
ACSP	AcceptedSettlementInProcess (Not used in Nordea)	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange (Not used in Nordea)	Instruction is accepted but a change will be made, i.e., date, remittance not sent.
PART	PartiallyAccepted (Only with Group status)	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RCVD	Received	Payment initiation has been received by the receiving agent.

	(Not used in Nordea, only with Group status)	
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

6.2 Examples

1. Accepted technical validation


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
	<pain.002.001.02>
		<GrpHdr>
			<MsgId>Y2NK2013031116331310</MsgId>
			<CreDtTm>2013-03-11T16:33:13</CreDtTm>
		</GrpHdr>
		<OrgnlGrpInfAndSts>
			<OrgnlMsgId>20130311MID002HoH2</OrgnlMsgId>
			<OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
			<GrpSts>ACTC</GrpSts>
			<StsRsnInf>
				<StsOrgtr>
					<Id>
						<OrgId>
							<BIC>NDEAFIHH</BIC>
						</OrgId>
					</Id>
				</StsOrgtr>
			</StsRsnInf>
		</OrgnlGrpInfAndSts>
	</pain.002.001.02>
</Document>
```


2. Accepted Customer Profile

Message accepted in full.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
	<pain.002.001.02>
		<GrpHdr>
			<MsgId>X8MZ2013031115153639</MsgId>
			<CreDtTm>2013-03-11T15:15:36</CreDtTm>
		</GrpHdr>
		<OrgnlGrpInfAndSts>
			<OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
			<OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
			<GrpSts>ACCP</GrpSts>
			<StsRsnInf>
```

```
                    <StsOrgtr>
                        <Id>
                            <OrgId>
                                <BIC>NDEAFIHH</BIC>
                            </OrgId>
                        </Id>
                    </StsOrgtr>
                </StsRsnInf>
            </OrgnlGrpInfAndSts>
        </pain.002.001.02>
</Document>
```


3. Individual PaymentInformation batch accepted.

For instance, files sent via file transfer in Netbank are confirmed by batch at different times. The identifier of the batch is returned in the Transaction section.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <pain.002.001.02>
                <GrpHdr>
                        <MsgId>X8MZ2013031115153639</MsgId>
                        <CreDtTm>2013-03-11T15:15:36</CreDtTm>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                        <OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                        <GrpSts>ACCP</GrpSts>
                        <StsRsnInf>
                                <StsOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BIC>NDEAFIHH</BIC>
                                                </OrgId>
                                        </Id>
                                </StsOrgtr>
                        </StsRsnInf>
                </OrgnlGrpInfAndSts>
                <TxInfAndSts>
                        <OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
                        <TxSts>ACCP</TxSts>
                </TxInfAndSts>
        </pain.002.001.02>
</Document>
```


4. Settlement completed, payment forwarded for processing

This status report is returned by separate agreement. The batch has been debited to an account.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <pain.002.001.02>
                <GrpHdr>
                        <MsgId>Y2NK2013031117342480</MsgId>
```

```
                <CreDtTm>2013-03-11T17:34:24</CreDtTm>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
                <OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
                <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                <StsRsnInf>
                    <StsOrgtr>
                        <Id>
                            <OrgId>
                                <BIC>NDEAFIHH</BIC>
                            </OrgId>
                        </Id>
                    </StsOrgtr>
                </StsRsnInf>
            </OrgnlGrpInfAndSts>
            <TxInfAndSts>
                <OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
                <TxSts>ACSC</TxSts>
                <OrgnlTxRef>
                    <Amt>
                        <InstdAmt Ccy="EUR">0.05000</InstdAmt>
                    </Amt>
                </OrgnlTxRef>
            </TxInfAndSts>
        </pain.002.001.02>
</Document>
```


5. Partially accepted acknowledgement of receipt

The message has been partially accepted (PART), the file contains one rejected transaction.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <pain.002.001.02>
            <GrpHdr>
                <MsgId>Z6S52013040912100112</MsgId>
                <CreDtTm>2013-04-09T12:10:01</CreDtTm>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
                <OrgnlMsgId>MsgId-H-090413-TUPLA-V2-T8</OrgnlMsgId>
                <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                <GrpSts>PART</GrpSts>
                <StsRsnInf>
                    <StsOrgtr>
                        <Id>
                            <OrgId>
                                <BIC>NDEAFIHH</BIC>
                            </OrgId>
                        </Id>
                    </StsOrgtr>
                </StsRsnInf>
            </OrgnlGrpInfAndSts>
            <TxInfAndSts>
                <OrgnlPmtInfId>PmtInfId-H-090413-TUPLA-V2-T8-2</OrgnlPmtInfId>
                <OrgnlInstrId>Instr-H-090413-TUPLA-V2-T8-5</OrgnlInstrId>
```

```
                <OrgnlEndToEndId>E2E-H-090413-TUPLA-V2-T8-5</OrgnlEndToEndId>
                <TxSts>RJCT</TxSts>
                <StsRsnInf>
                        <StsOrgtr>
                                <Id>
                                        <OrgId>
                                                <BIC>NDEAFIHH</BIC>
                                        </OrgId>
                                </Id>
                        </StsOrgtr>
                        <StsRsn>
                                <Cd>NARR</Cd>
                        </StsRsn>
                        <AddtlStsRsnInf>IBAN and BIC do not match.</AddtlStsRsnInf>
                </StsRsnInf>
                <OrgnlTxRef>
                        <Amt>
                                <InstdAmt Ccy="EUR">50.00000</InstdAmt>
                        </Amt>
                        <Cdtr>
                                <Nm>Salla Saaja</Nm>
                        </Cdtr>
                </OrgnlTxRef>
        </TxInfAndSts>
    </pain.002.001.02>
</Document>
```


6. Transaction rejected due to invalid IBAN


```
<?xml version="1.0"?>
<Document>
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>CPS20130311112017512</MsgId>
            <CreDtTm>2013-03-11T11:11:17.513+01:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>MSGID000001</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
        </OrgnlGrpInfAndSts>
        <TxInfAndSts>
            <OrgnlEndToEndId>20130311-E000002</OrgnlEndToEndId>
            <TxSts>RJCT</TxSts>
            <StsRsnInf>
                <StsOrgtr>
                    <Id>
                        <OrgId>
                            <BIC>NDEAFIHH</BIC>
                        </OrgId>
                    </Id>
                </StsOrgtr>
                <StsRsn>
                    <Cd>AC01</Cd>
                </StsRsn>
                <AddtlStsRsnInf>Incorrect IBAN</AddtlStsRsnInf>
```

```
                    </StsRsnInf>
                    <OrgnlTxRef>
                        <Amt>
                            <InstdAmt Ccy="EUR">10.01000</InstdAmt>
                        </Amt>
                    </OrgnlTxRef>
                </TxInfAndSts>
            </pain.002.001.02>
</Document>
```


7. Execution pending due to insufficient funds

If the payment cannot be executed due to insufficient funds, a Pending payment status report is created.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <pain.002.001.02>
                <GrpHdr>
                        <MsgId>X6WS2013031118160569</MsgId>
                        <CreDtTm>2013-03-11T18:16:05</CreDtTm>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                        <OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                        <StsRsnInf>
                                <StsOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BIC>NDEAFIHH</BIC>
                                                </OrgId>
                                        </Id>
                                </StsOrgtr>
                        </StsRsnInf>
                </OrgnlGrpInfAndSts>
                <TxInfAndSts>
                        <OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
                        <TxSts>PDNG</TxSts>
                        <StsRsnInf>
                                <StsOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BIC>NDEAFIHH</BIC>
                                                </OrgId>
                                        </Id>
                                </StsOrgtr>
                                <StsRsn>
                                        <Cd>AM04</Cd>
                                </StsRsn>
                                <AddtlStsRsnInf>Insufficient funds.</AddtlStsRsnInf>
                        </StsRsnInf>
                        <OrgnlTxRef>
                                <Amt>
                                        <InstdAmt Ccy="EUR">10.03000</InstdAmt>
                                </Amt>
```

```
                    </OrgnlTxRef>
                </TxInfAndSts>
            </pain.002.001.02>
</Document>
```

8. Two transactions rejected in a message

The example message has two rejected transactions.

1. Rejected due to lack of cover. If the payment cannot be executed in the last payment run of the day, the transaction is rejected.
2. Rejected due to incorrect BIC or IBAN. The service has noted that the IBAN and BIC given by the customer do not match. The alternatives are to ask the correct BIC from the beneficiary or to send the payment again without BIC.


```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document>
	<pain.002.001.02>
		<GrpHdr>
			<MsgId>X6WS2013031118341860</MsgId>
			<CreDtTm>2013-03-11T18:34:18</CreDtTm>
		</GrpHdr>
		<OrgnlGrpInfAndSts>
			<OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
			<OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
			<StsRsnInf>
				<StsOrgtr>
					<Id>
						<OrgId>
							<BIC>NDEAFIHH</BIC>
						</OrgId>
					</Id>
				</StsOrgtr>
			</StsRsnInf>
		</OrgnlGrpInfAndSts>
		<TxInfAndSts>
			<OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
			<OrgnlInstrId>20130311IID001HoH1</OrgnlInstrId>
			<OrgnlEndToEndId>20130311EEID001HoH1</OrgnlEndToEndId>
			<TxSts>RJCT</TxSts>
			<StsRsnInf>
				<StsOrgtr>
					<Id>
						<OrgId>
							<BIC>NDEAFIHH</BIC>
						</OrgId>
					</Id>
				</StsOrgtr>
				<StsRsn>
					<Cd>AM04</Cd>
				</StsRsn>
				<AddtlStsRsnInf>Insufficient funds.</AddtlStsRsnInf>
			</StsRsnInf>
			<OrgnlTxRef>
				<Amt>
					<InstdAmt Ccy="EUR">10.03000</InstdAmt>
				</Amt>
				<Cdtr>
					<Nm>Credit Ltd</Nm>
				</Cdtr>
```

```
                </TxInfAndSts>
                <TxInfAndSts>
                        <OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
                        <OrgnlInstrId>20130311IID002HoH1</OrgnlInstrId>
                        <OrgnlEndToEndId>20130311EEID002HoH1</OrgnlEndToEndId>
                        <TxSts>RJCT</TxSts>
                        <StsRsnInf>
                                <StsOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BIC>NDEAFIHH</BIC>
                                                </OrgId>
                                        </Id>
                                </StsOrgtr>
                                <StsRsn>
                                        <Cd>NARR</Cd>
                                </StsRsn>
                                <AddtlStsRsnInf>IBAN does not correspond to BIC
code</AddtlStsRsnInf>
                        </StsRsnInf>
                        <OrgnlTxRef>
                                <Amt>
                                        <InstdAmt Ccy="EUR">200.01000</InstdAmt>
                                </Amt>
                                <Cdtr>
                                        <Nm>Credit Ltd</Nm>
                                </Cdtr>
                        </OrgnlTxRef>
                </TxInfAndSts>
        </pain.002.001.02>
</Document>
```


9. Cancellation request accepted

After the batch or payment has been cancelled, a feedback message is sent in reply to an acceptably received cancellation request.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <pain.002.001.02>
                <GrpHdr>
                        <MsgId>X6WS2013031118341860</MsgId>
                        <CreDtTm>2013-03-11T18:34:18</CreDtTm>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                        <OrgnlMsgId>20130311MID001HoH1</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.006.001.01</OrgnlMsgNmId>
                </OrgnlGrpInfAndSts>
                <TxInfAndSts>
                        <OrgnlPmtInfId>20130311PID001HoH1</OrgnlPmtInfId>
                        <TxSts>ACCR</TxSts>
                        <StsRsnInf>
                                <StsOrgtr>
                                        <Id>
```

```
                                        <OrgId>
                                                <BIC>NDEAFIHH</BIC>
                                        </OrgId>
                                </Id>
                        </StsOrgtr>
                </StsRsnInf>
                <OrgnlTxRef>
                        <Amt>
                                <InstdAmt Ccy="EUR">10.03000</InstdAmt>
                        </Amt>
                </OrgnlTxRef>
        </TxInfAndSts>
    </pain.002.001.02>
</Document>
```


Reasons for rejections

Code	Explanation
AG01	Sender is not authorised to send this file.
NARR	File is forwarded to test processing.
NARR	File is rejected. The message structure is incorrect.
NARR	File is rejected. Service code (BkPtyId) is missing.
DT01	Logically incorrect date (CreDtTm).
AM05	According to identification (MsgId) the file is a duplicate.
NARR	Number of transactions (NbOfTxs) does not match.
AM10	Control sum (CrtlSum) does not match.
NARR	Incorrect Original Message Name ID.
NARR	File is not confirmed within the set due period.
NARR	Transfer interrupted, technical error.
NARR	IBAN and BIC do not match.
AC01	Incorrect IBAN.
NARR	IBAN is mandatory.
RC01	Beneficiary bank is not a SEPA bank. BIC is mandatory.
NARR	Incorrect value in element Payment Method Code.
NARR	Incorrect value in element Instruction Priority.
DT05	Invalid requested execution date.
AM01	Zero amount in Credit Transfer.
NARR	Creditor name is mandatory.
NARR	Cut-off time for SALA payments has elapsed.
NARR	Incorrect Ctry code
AM05	Duplicate – PaymentInformationIdentification has already been used.
AM05	Duplicate – Check values in elements InstrId and EndToEndId.
AG01	Forbidden transaction type.
AG01	Payment type not allowd for this account type.

Code	Explanation
AM02	Incorrect amount.
NARR	Unstructured RemittanceInformation occurs several times. Only one occurrence (max 140 char) is allowed.
NARR	Structured RemittanceInformation occurs over nine times. Only nine (9) occurrences are allowed.
NARR	Too long Remittance Info Structure.
NARR	Structured RemittanceInformation with several occurrences requires one unstructured RemittanceInformation.
NARR	Reference or message mandatory with tax account.
NARR	Address must be structured in separate elements
NARR	Money orders only to Finland.
NARR	Making of SALA payment as money order not allowed.
AG01	Forbidden transaction type on this account type.
AM02	The amount exceeds 10 digits.
AM03	Forbidden currency.
NARR	Service level code incorrect.
NARR	Delivery method and Cheque type tags mandatory.
NARR	Creditor Address in incorrect format.
NARR	Creditor Account number not allowed in cheques.
NARR	Payment Method code 'TRF' not allowed with cheques.
NARR	Same debtor and creditor account.
NARR	Number of rouble account mandatory.
NARR	INN number mandatory.
NARR	Incorrect debit account currrency.
NARR	Incorrect Charge Bearer information.
NARR	RfT message rejected - Contact help desk.
NARR	Incomplete receiver information.
NARR	Use of Equivalent Amount element forbidden in Rft payments.
NARR	Incorrect Charge Bearer information.
NARR	Cut-off time for POPS payments has elapsed.
NARR	Incorrect Cancellation Reason Info code.
NARR	Original payment identifier missing.
NARR	Cheque Instruction tag is mandatory with cheques.
NARR	The debit and credit accounts are the same.
NARR	Payment information insufficient.
NARR	Technical error.
NARR	Payment is cancelled at customer's request.
NARR	Closed account.
NARR	No files to cancel.
NARR	The original transaction was rejected.

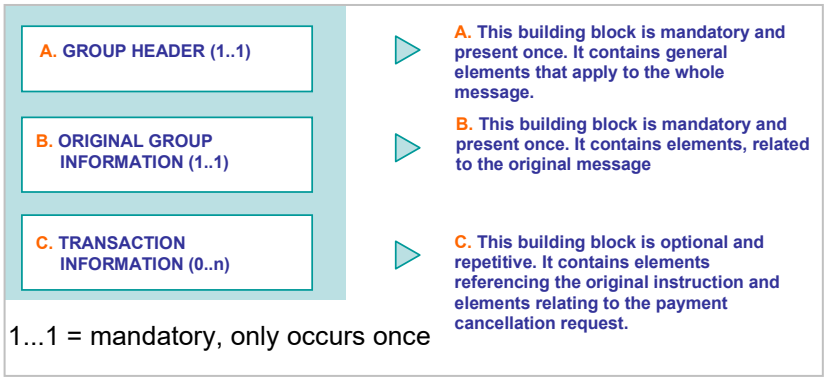
Code	Explanation
NARR	Cancel request of a credit transaction cannot be specifically allocated.
NARR	No payments to cancel.

7 Cancellation request

With a cancellation request you can ask the bank to cancel a received but not yet executed payment batch or transaction. If possible, Nordea will try to cancel the transaction and sends a feedback message of a succesful cancellation.

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

The schema name of the Payment Cancellation Request message is <pain.006.001.01>.



0...n = optional, unlimited number of occurrences possible

Things to be noted in cancellation requests:

- Cancellation requests sent before the debit date (Requested Execution Date) - also those sent on non-banking days - can be processed provided 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 single 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 sent earlier on the same day:
    - SEPA credit transfers have certain payment runs on banking days, so cancellation may be possible if the file and its cancellation request have been sent in between payment runs.
    - Urgent payments cannot be cancelled because they are paid almost immediately.
    - Foreign currency payments and cheques are forwarded for payment during the day they arrive, so cancelling them is also unlikely to succeed.

8 Examples of cancellation requests

8.1 Cancellation request for a single batch

In the below example the cancellation concerns the third batch of the message which contains a SEPA salary and pension. The batch Ids in the original message are:

- MessageIdentification "20130311-0000001"

- PaymentInformationIdentification "20130311-123456-03"

The cancellation reason code is optional. We recommend that only one reason code "CUST - Cancellation requested by the Debtor" is used. Cancellations are done automatically, so the reason code is not checked. The allowed values for the cancellation reason code are:

AGNT Agent in the payment workflow is incorrect.

CURR Currency of the payment is incorrect.

CUST Cancellation requested by the Debtor.

DUPL Payment is a duplicate of another payment.

SUSP Payment is a suspicious payment.

UPAY Payment is not justified.

Once a cancellation request has been successfully processed, the bank returns a feedback message (see "Cancellation request accepted" in Feedback).

Content of the cancellation request

Message item	XML tag	M/O	Content	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	20130311-CAN-01	Mandatory, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
CreationDateTime	<CreDtTm>	[1..1]	2013-03-11T15:29:28	Valid values: current date - 30 and +1 calendar days.
NumberOfTransactions	<NbOfTxs>	[1..1]	1	Number of cancellation request transactions (Transaction Information)
B. OriginalGroupInformation	<OrgnlGrpInf>			Ids of the original message
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	20130311-0000001	Id of the original payment message

Message item	XML tag	M/O	Content	Comment
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	pain.001.001.02	Name of the original message
CancellationReasonInformation	<CxlRsnInf>	[0..1]		Information of the cancellation request
CancellationOriginator	<CxlOrgtr>	[0..1]		Creator of the cancellation request
Identification	<Id>	[0..1]		Creator's Id
OrganisationIdentification	<OrgId>	[0..1]		Organisation's Id
BankPartyIdentification	<BkPtyId>	[0..1]	87654321	Service code given by Nordea
C. TransactionInformation	<TxInf>	[0..n]		Information of the transactions to be cancelled
OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[0..1]	20130311-123456-03	Id of the debit batch in the original message
CancellationReasonInformation	<CxlRsnInf>	[0..1]		Reason for the cancellation request
CancellationReason	<CxlRsn>	[0..1]		
Code	<Cd>	[0..1]	CUST	Cancellation reason code

XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.006.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.006.001.01 pain.006.001.01.xsd">
        <pain.006.001.01>
                <GrpHdr>
                        <MsgId>20130311-CAN-01</MsgId>
                        <CreDtTm>2013-03-11T15:29:28</CreDtTm>
                        <NbOfTxs>1</NbOfTxs>
                </GrpHdr>
                <OrgnlGrpInf>
                        <OrgnlMsgId>20130311-0000001</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                        <CxlRsnInf>
                                <CxlOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BkPtyId>87654321</BkPtyId>
                                                </OrgId>
                                        </Id>
                                </CxlOrgtr>
                        </CxlRsnInf>
                </OrgnlGrpInf>
                <TxInf>
                        <OrgnlPmtInfId>20130311-123456-03</OrgnlPmtInfId>
                        <CxlRsnInf>
                                <CxlRsn>
                                        <Cd>CUST</Cd>
                                </CxlRsn>
```

```
                    </CxlRsnInf>
                </TxInf>
            </pain.006.001.01>
</Document>
```

8.2 Cancellation request for several batches

If there are more than one batch to be cancelled, repeat the Transaction Information component <TxInf> including the Id for each batch to be cancelled: <OrgnlPmtInfId>.

8.3 Cancellation request for a single payment transaction

In the below example a SEPA salary of the third batch is cancelled. The Ids of the batch and the transaction in the original message are:

- MessageIdentification "20130311-0000001"
- PaymentInformationIdentification "20130311-123456-03"
- Instruction Identification "20130311-I000010"
- EndToEnd Identification "20130311-E000010"

Other information is given as in the batch cancellation request.

Content of the cancellation request

Message item	XML tag	M/O	Content	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	20130311-CAN-02	Mandatory, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
CreationDateTime	<CreDtTm>	[1..1]	2013-03-11T15:29:25	Valid values: current date - 30 and +1 calendar days.
NumberOfTransactions	<NbOfTxs>	[1..1]	1	Number of cancellation request transactions (Transaction Information)
B. OriginalGroupInformation	<OrgnlGrpInf>			Ids of the original message
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	20130311-0000001	Id of the original payment message
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	pain.001.001.02	Name of the original message
CancellationReasonInformation	<CxlRsnInf>	[0..1]		Reason for the cancellation request
CancellationOriginator	<CxlOrgtr>	[0..1]		Creator of the cancellation request
Identification	<Id>	[0..1]		Creator's Id
OrganisationIdentification	<OrgId>	[0..1]		Organisation's Id
BankPartyIdentification	<BkPtyId>	[0..1]	87654321	Service code given by Nordea
C. TransactionInformation	<TxInf>	[0..n]		Information of the transactions to be cancelled
OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[0..1]	20130311-123456-03	Id of the debit batch in the original message.

Message item	XML tag	M/O	Content	Comment
OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	20130311-I000010	Transaction Id of the original message
OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	20130311-E000010	EndToEnd Id of the original message
CancellationReasonInformation	<CxlRsnInf>	[0..n]		Reason for the cancellation request
CancellationReason	<CxlRsn>	[0..1]		
Code	<Cd>	[0..1]	CUST	Cancellation reason code

XML example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.006.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.006.001.01 pain.006.001.01.xsd">
        <pain.006.001.01>
                <GrpHdr>
                        <MsgId>20130311-CAN-02</MsgId>
                        <CreDtTm>2013-03-11T15:29:25</CreDtTm>
                        <NbOfTxs>1</NbOfTxs>
                </GrpHdr>
                <OrgnlGrpInf>
                        <OrgnlMsgId>20130311-0000001</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                        <CxlRsnInf>
                                <CxlOrgtr>
                                        <Id>
                                                <OrgId>
                                                        <BkPtyId>87654321</BkPtyId>
                                                </OrgId>
                                        </Id>
                                </CxlOrgtr>
                        </CxlRsnInf>
                </OrgnlGrpInf>
                <TxInf>
                        <OrgnlPmtInfId>20130311-123456-03</OrgnlPmtInfId>
                        <OrgnlInstrId>20130311-I000010</OrgnlInstrId>
                        <OrgnlEndToEndId>20130311-E000010</OrgnlEndToEndId>
                        <CxlRsnInf>
                                <CxlRsn>
                                        <Cd>CUST</Cd>
                                </CxlRsn>
                        </CxlRsnInf>
                </TxInf>
        </pain.006.001.01>
</Document>
```

8.4 Cancellation request for several payments

If there are more than one payment to be cancelled, repeat the Transaction Information

component <TxInf> including the Ids for each payment to be cancelled: <OrgnlPmtInfId>, <OrgnlInstrId> and <OrgnlEndToEndId>.