

Corporate Payments Service

Example appendix - pain.001 version 3

April 2026



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1 Background

This description presents the content of XML payment files with examples. The payment message and the related feedback conform to the ISO20022 standard approved in 2009. The following messages are included:

Schema name	Message name	Message content
pain.001.001.03	CustomerCreditTransferInitiationV03	Payments
pain.002.001.03	CustomerPaymentStatusReportV03	Feedback

The processing of cancellation requests is described in the instructions pain.001 for version 2.

The goal is to enable smooth introduction of the service in companies. 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 Message structure

The general payment message structure is described in the Corporate Payments Service service description. See also Finance Finland (FFI) 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. 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 ID). 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 scheme name for "Customer Credit Transfer Initiation" is <pain.001.001.03>.

4 Example of the payment initiation message

4.1 Description

On 17 April 2023 Group Finance, Helsinki pays nine payments ordered by Company Ltd, Helsinki. Company Ltd's service ID in Nordea is "87654321". The requested payment date is 20 April 2023. Company Ltd requests one debit per the lump sum of invoices per batch. The debit account currency is the euro. The ultimate recipient of the invoices for payments 2 and 3 is "Original Debtor Plc".

Group Finance also makes a salary and a pension payment (2 payments) of Company Ltd. The service ID in Nordea is the same "12345678". The requested payment date is 20 April 2011.

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

BATCH I

- payer Company Ltd, service ID "87654321"
- batch identification "20230417-123456-01"
- two SEPA credit transfers
- one urgent payment to a beneficiary's account with Nordea Bank Finland
- three foreign currency credit transfers
 - o standard foreign currency payment
 - o urgent foreign currency payment
 - o 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 ID "12345678"
- batch identification "20230417-123456-03"
- salary and pension as SEPA credit transfers
 - o SEPA salary
 - o 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	20230417-123456-01
BIC of the payer's bank	NDEAFIHH

Nordea

The unique transaction identification given by the payer (End To End Identification)	20230417-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)	International reference "RF81123453"

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)	20230417-E000003
Payment amount and currency	EUR 2,000.02
Company Ltd pays on behalf of	Original Debtor 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)	20230417-E000003
Payment type	urgent
Payment amount and currency	EUR 33,000.00
Company Ltd pays on behalf of	Original Debtor Plc

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

Payment 4: Standard foreign currency 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)	20230417-I000004
The unique transaction identification given by the payer (End To End Identification)	20230417-I000004
Payment amount and currency	4000,04 USD
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 foreign currency 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)	20230417-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
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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)	20230417-I000006
The unique transaction identification given by the payer (End To End Identification)	20230417-E000006
Payment type	intercompany
Payment amount and currency	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 a credit note 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)	20230417-I000007
The unique transaction identification given by the payer (End To End Identification)	20230417-E000007
Payment amount and currency (the net amount of credit note and invoices)	1,500.01 EUR
The beneficiary and the credit account	Oy Yritys AB, FI 99999 Pohjanlinna IBAN FI6329501800020582
BIC of the beneficiary's bank	BANKFIHH

Remittance information 1 st occurrence (unstructured) 2 nd occurrence – invoice (structured) 3 rd occurrence – invoice (unstructured) 4 th 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
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BATCH II Salaries and pensions

Payment 8: Salary payment as SEPA credit transfer

The payer and the debit account	Company Ltd, IBAN FI8529501800030574
PaymentInformationIdentification for the batch	20230417-123456-03
BIC of the payer’s bank	NDEAFIHH
Additional identification given by the payer, not forwarded to the beneficiary (Instruction Identification)	20230417-I000010
The unique transaction identification given by the payer (End To End Identification)	20230417-E000010
Payment amount and currency	2,010.10 EUR
Beneficiary, beneficiary’s account no; in the example a company	Agent Company, Helsinki IBAN FI6329501800020582
BIC of the beneficiary’s bank	BANKFIHH
Ultimate recipient and personal identity number	Simo Saaja, Helsinki 112233-0000
Remittance information (unstructured)	SALARY, April 2023

Payment 9: 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)	20230417-I000011
The unique transaction identification given by the payer (End To End Identification)	20230417-E000011
Payment amount and currency	2011,11 EUR
Beneficiary and beneficiary's account	Sirkka Saaja, Helsinki IBAN FI6329501800020582
BIC of the beneficiary's bank	BANKFIHH
Remittance information (unstructured)	ELÄKE, Huhtikuu 2023

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 debit 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 and urgent payment orders are debited in a lot.
- Intracompany transfers in foreign currencies are debited one by one.

If BatchBooking is “false”, all payments are entered one by one, except “SALA” payments which are always debited in a lot.

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

Batch I:

The account statement shows the following entries:

- Total sum of EUR 3,600.04 from SEPA credit transfers (payments 1, 2 and 7)
- Total 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.

Nordea

Batch II:

- The total sum of EUR 4,021.21 is debited to the payer and shown in the account transaction.
- 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, the information is not processed 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 do not cover all possible payment alternatives.

Message item	XML tag	M/O	Content	Comment
A. GroupHeader	<GrpHdr>	[1..1]		
MessageIdentification	<MsgId>	[1..1]	20230417-0000001	Mandatory, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
CreationDateTime	<CreDtTm>	[1..1]	2023-04-17T10:30:00	Mandatory, valid values: current date -30 and +1 calendar days
NumberOfTransactions	<NbOfTxs>	[1..1]	9	Mandatory, number of transactions (C-level)
ControlSum	<CtrlSum>	[0..1]	37021.21	Optional. Sum of amounts at C-level.
InitiatingParty	<InitgPty>	[1..1]		Mandatory
Name	<Nm>	[0..1]	Group Finance	Recommended to use the name
Identification	<Id>	[0..1]		
OrganisationIdentification	<OrgId>	[0..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[1..1]	87654321	Service Id given by Nordea. Mandatory either in element GroupHeader or PaymentInformation. If given in PaymentInformation element, the Id given in GroupHeader is not taken into account in the batch in question. Numbers and

Message item	XML tag	M/O	Content	Comment
				letters are allowed, no special characters.
SchemeName	<SchmeNm>	[1..1]		
Code	<Cd>	[1..1]	BANK	BANK = BankPartyIdentification, ExternalCode value
B. PaymentInformation	<PmtInf>			First debit batch
PaymentInformationIdentification	<PmtInfId>	[0..1]	20230417-123456-01	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
BatchBooking	<BtchBookg>	[0..1]	true	Not mandatory, default value "true"
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2023-04-20	Mandatory, valid values: max +90 and -5 calendar days
Debtor	<Dbtr>	[1..1]		
Name	<Nm>	[1..1]	Company Ltd	Mandatory The name of the accountholder is transmitted to the beneficiary from Nordea's customer register.
PostalAddress	<PstAdr>	[0..1]		
PostCode	<PstCd>	[0..1]	FI-00260	Optional, recommended
TownName	<TwnNm>	[1..1]	Helsinki	Mandatory, if address given
Country	<Ctry>	[1..1]	FI	Mandatory, if address given
AddressLine	<AdrLine>	[0..2]	Mannerheimintie 66	Optional
Identification	<Id>	[1..1]		
OrganisationIdentification	<OrgId>	[1..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[0..1]	87654321	Mandatory if not given on GroupHeader level. Service Id given by Nordea. If given in PaymentInformation element, the Id given in GroupHeader is not taken into account in this batch. Numbers and letters are allowed, no special characters
SchemeName	<SchmeNm>	[1..1]		
Code	<Cd>	[1..1]	BANK	BANK = BankPartyIdentification, ExternalCode value
DebtorAccount	<DbtrAcct>	[1..1]		
Identification	<Id>	[1..1]		

Message item	XML tag	M/O	Content	Comment
IBAN	<IBAN>	[1..1]	F18529501800030574	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 (PSDF2). 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]	20230417-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]	100.01 EUR	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 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]		
TownName	<TwnNm>	[1..1]	Turku	Mandatory if address is given
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
AddressLine	<AdrLine>	[0..2]	Linnankatu 22	Optional
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	F16329501800020582	Mandatory, creditor IBAN with SEPA credit transfers
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications.
Unstructured	<Ustrd>	[0..1]		One occurrence (max 140 characters)

Message item	XML tag	M/O	Content	Comment
Structured	<Strd>	[0..999]		Structured. Max 999 occurrences forwarded in SEPA credit transfers to AOS2 banks.
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		Reference
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>		SCOR	Code "Structured Communication Reference" is used for creditor reference
Issuer	<Issr>	[0..1]	ISO	International ISO 11649 reference
Reference	<Ref>	[0..1]	RF81123453	RF reference (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]	20230417-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]	2000.02 EUR	Mandatory, instructed amount
UltimateDebtor	<UltmtDbtr>	[0..1]		
Name	<Nm>	[0..1]	Original Debtor Plc	Optional
CreditorAgent	<CdtrAgt>	[0..1]		
FinancialInstitutionIdentification	<FinInstnId>	[0..1]		
BIC	<BIC>	[0..1]	BANKATWW	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]	SACHER GmbH	Mandatory, creditor name
PostalAddress	<PstAdr>	[0..1]		
TownName	<TwnNm>	[1..1]	Wien	Mandatory if address is given
Country	<Ctry>	[1..1]	AT	Mandatory if address is given
AddressLine	<AdrLine>	[0..2]	Hohenstaufengasse 123	Optional
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

Message item	XML tag	M/O	Content	Comment
Unstructured	<Ustrd>	[0..1]	INVOICES SAC187//SAC188	One occurrence (max 140 characters) of free-form text is transmitted to AOS2 banks.
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]	20230417-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]		
Code	<Cd>	[0..1]	URGP	Urgent payment
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	EUR33000.00	Mandatory, instructed amount
UltimateDebtor	<UltmtDbtr>	[0..1]		
Name	<Nm>	[0..1]	Original Debtor Plc	Optional
CreditorAgent	<CdrAgt>	[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	<Cdr>	[0..1]		
Name	<Nm>	[1..1]	Oy Yritys Ab	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
StreetName	<StrtNm>	[0..1]	Tilhentie	Optional
BuildingNumber	<BldgNb>	[0..1]	345	Optional
PostCode	<PstCd>	[0..1]	FI 99999	Optional
TownName	<TwnNm>	[1..1]	Pohjanlinna	Mandatory if address is given
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
CreditorAccount	<CdrAcct>	[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)

Message item	XML tag	M/O	Content	Comment
Structured	<Strd>	[0..999]		Structured. Max 999 occurrence forwarded in SEPA credit transfers to AOS2 banks.
CreditorReferenceInformation	<CdtrRefInf>			Reference
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>		SCOR	Code "Structured Communication Reference" is used for creditor reference
Issuer	<Issr>	[0..1]	ISO	International ISO 11649 reference
Reference	<Ref>	[0..1]	RF81123453	RF reference (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]	20230417-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]	4000.04 EUR	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	<FinInstId>	[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]		
Name	<Nm>	[1..1]	Hyatt Central	Mandatory
PostalAddress	<PstAdr>	[1..1]		Mandatory for currency payments
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>	[1..1]	New York	Mandatory for currency payments
Country	<Ctry>	[1..1]	US	Mandatory for currency payments

Message item	XML tag	M/O	Content	Comment
CreditorAccount	<CdtrAcct>	[0..1]		Mandatory for credit transfers
Identification	<Id>	[1..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[1..1]	7123456789	Other than IBAN account number is presented with Identification information only. SchemeName / Code, eg "BBAN", can be given but is not necessary.
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]	20230417-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]		
Code	<Cd>	[0..1]	URGP	Urgent payment
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	55000.05 USD	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 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

Message item	XML tag	M/O	Content	Comment
				and the bank's country code must be entered.
ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]		Clearing code
ClearingSystemIdentification	<ClrSysId>	[0..1]		
Code	<Cd>	[0..1]	USABA	US ABA number (Fedwire). See additional information in section "Clearing codes".
MemberIdentification	<Mmbld>	[1..1]	011000399	Clearing number
Name	<Nm>	[0..1]	BANK OF STATES	Name of the beneficiary's bank in addition to the clearing code.
PostalAddress	<PstAdr>	[0..1]		
TownName	<TwnNm>	[1..1]	Boston	Mandatory, if address given
CountrySubDivision	<CtrySubDvsn>	[0..1]	MASSACHUSETTS	Optional, recommended
Country	<Ctry>	[0..1]	US	Mandatory, if address given
Creditor	<Cdtr>	[1..1]		
Name	<Nm>	[1..1]	Ben E. Ficiary	Mandatory
PostalAddress	<PstAdr>	[1..1]		Mandatory for currency payments
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>	[1..1]	Boston	Mandatory for currency payments
Country	<Ctry>	[1..1]	US	Mandatory for currency payments
CreditorAccount	<CdtrAcct>	[0..1]		Mandatory for credit transfers
Identification	<Id>	[1..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[1..1]	0123456789	Other than IBAN account number is presented with identification information only. SchemeName / Code, eg "BBAN", can be given but is not necessary.
RemittanceInformation	<RmtInf>	[0..1]		Optional, payment specifications
Unstructured	<Ustrd>	[0..1]	Invoices 123 and 321	One occurrence (max 70 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

Message item	XML tag	M/O	Content	Comment
				Id (optional) and EndToEndId (mandatory).
InstructionIdentification	<InstrId>	[0..1]	20230417-I000006	Optional, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
EndToEndIdentification	<EndToEndId>	[1..1]	20230417-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]		
Code	<Cd>	[0..1]	INTC	Intercompany
Amount	<Amt>	[1..1]		
InstructedAmount	<InstdAmt>	[1..1]	6006.00 USD	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>	[1..1]		Creditor address is mandatory for currency payments
StreetName	<StrtNm>	[0..1]	Strandgatan	Optional, recommended
BuildingNumber	<BldgNb>	[0..1]	10	Optional, recommended
PostCode	<PstCd>	[0..1]	SE-10577	Optional, recommended
TownName	<TwnNm>	[1..1]	Stockholm	Mandatory for currency payments
Country	<Ctry>	[1..1]	SE	Mandatory for currency payments
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 70 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

Message item	XML tag	M/O	Content	Comment
				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 st occurrence, an invoice
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..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]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[1..1]	SCOR	Code "Structured Communication Reference" is used for creditor reference
Reference	<Ref>	[0..1]	10016	Reference
Structured	<Strd>	[1..9]		2 nd occurrence, an invoice
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..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]		3 rd occurrence, credit note
ReferredDocumentInformation	<RfrdDocInf>	[0..1]		
Type	<Tp>	[0..1]		
CodeOrProprietary	<CdOrPrtry>	[1..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

Message item	XML tag	M/O	Content	Comment
				amount. Note: different element than on the invoice
CreditorReferenceInformation	<CdrRefInf>	[0..1]		
Type	<Tp>	[0..1]		Optional, reference
CodeOrProprietary	<CdOrPrtry>	[1..1]		
Code	<Cd>	[0..1]	SCOR	Code "Structured Communication Reference" is used for creditor reference
Reference	<Ref>	[0..1]	10032	Credit note reference
B. PaymentInformation	<PmtInf>			Second debit batch
PaymentInformationIdentification	<PmtInfId>	[0..1]	20230417--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]	2023-04-20	Mandatory, valid values max +90 calendar days
Debtor	<Dbtr>	[1..1]		
Name	<Nm>	[1..1]	Oy Other Company Ab	Mandatory, payer's name
PostalAddress	<PstlAdr>	[0..1]		
TownName	<TwnNm>	[1..1]	Helsinki	Mandatory if address is given
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
AddressLine	<AdrLine>	[0..2]	Mannerheimintie 66	Optional
Identification	<Id>	[1..1]		
OrganisationIdentification	<OrgId>	[1..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[1..1]	12345678	Mandatory in Group Header or PaymentInformation element. Service Id given by Nordea, numbers and letters are allowed, no special characters.
SchemeName	<SchmeNm>	[1..1]		
Code	<Cd>	[1..1]	BANK	BANK = BankPartyIdentification, ExternalCode value
DebtorAccount	<DbtrAcct>	[1..1]		
Identification	<Id>	[1..1]		

Message item	XML tag	M/O	Content	Comment
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	Optional. Default value: shared charges (PSD2); only option in SEPA credit transfer
C. CreditTransferTransaction Information (8th occurrence)	<CdtTrfTxInf>	[1..n]		Credit information - SEPA salary
PaymentIdentification	<PmtId>	[1..1]		Double check using the combination of InstructionId (optional) and EndToEndId (mandatory).
InstructionIdentification	<InstrId>	[0..1]	20230417-I000010	Optional, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
EndToEndIdentification	<EndToEndId>	[1..1]	20230417-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]	2010.10	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]	Agent company	Mandatory, creditor name
PostalAddress	<PstlAdr>	[0..1]		
TownName	<TwnNm>	[1..1]	Helsinki	Mandatory if address is given
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
AddressLine	<AdrLine>	[0..2]	Aleksis Kiven katu 35	Optional
CreditorAccount	<CdtrAcct>	[0..1]		
Identification	<Id>	[1..1]		
IBAN	<IBAN>	[1..1]	FI6329501800020582	Mandatory, creditor IBAN in SEPA credit transfers
UltimateCreditor	<UltmtCdtr>	[0..1]		If needed, when the ultimate beneficiary differs from the recipient of the payment

Message item	XML tag	M/O	Content	Comment
Name	<Nm>	[0..1]	Simo Saaja	Name of ultimate beneficiary
Identification	<Id>	[0..1]		Ultimate beneficiary's personal identity number is optional. Recommended to be given if the salary system gives it. Not transferred to beneficiary. Exception: Transferred if the beneficiary is a company. If the payment goes outside Finland, we recommend use of DateAndPlaceof Birth instead of the personal identity number.
PrivateIdentification	<PrvtId>	[0..1]		
Other	<Othr>	[0..1]		
Identification	<Id>	[0..1]	112233-0000	Personal identity number
SchemeName	<SchmeNm>			
Code	<Cd>	[0..1]	SOSE	SocialSecurityNumber, External Code
RemittanceInformation	<RmtInf>	[0..1]		Payment specifications, salary payer gives
Unstructured	<Ustrd>	[0..1]	SALARY, April 2023	One occurrence (max 140 characters)
C. CreditTransferTransaction Information (9th 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]	20230417-I000011	Optional, unique for at least 3 months. May not contain special characters including "å", "ä" and "ö".
EndToEndIdentification	<EndToEndId>	[1..1]	20230417-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

Message item	XML tag	M/O	Content	Comment
PostalAddress	<PstlAdr>	[0..1]		
TownName	<TwnNm>	[1..1]	Helsinki	Mandatory if address is given
Country	<Ctry>	[1..1]	FI	Mandatory if address is given
AddressLine	<AdrLine>	[0..2]	Aleksis Kiven katu 53	Optional
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, pension payer gives
Unstructured	<Ustrd>	[0..1]	PENSION, April 2023	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.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>20230417-0000001</MsgId>
      <CreDtTm>2023-04-17T10:30:00</CreDtTm>
      <NbOfTxs>9</NbOfTxs>
      <CtrlSum>37021.21</CtrlSum>
      <InitgPty>
        <Nm>Group Finance</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>87654321</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
```

```
<!--
*****
First Payment Information block
*****
```

Nordea

-->

```
<PmtInf>
  <PmtInfId>20230417-123456-01</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>>true</BtchBookg>
  <ReqdExctnDt>2023-04-20</ReqdExctnDt>
  <Dbtr>
    <Nm>Oy Company Ab </Nm>
    <PstlAdr>
      <TwnNm>Helsinki</TwnNm>
      <Ctry>FI</Ctry>
      <AdrLine>Mannerheimintie 66</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>87654321</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </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>
  <PmtId>
    <EndToEndId>20230417-E000001</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">100.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKFIHH</BIC>
    </FinInstnId>
  <Cdtr>
    <Nm>Creditor Company</Nm>
    <PstlAdr>
      <TwnNm>Turkui</TwnNm>
```

Nordea

```

                <Ctry>FI</Ctry>
                <AdrLine>Linnankatu 22</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>FI6329501800020582</IBAN>
            </Id>
        </CdtrAcct>
    </RmtInf>
        <Strd>
            <CdtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                    <Issr>ISO</Issr>
                </Tp>
                <Ref> RF81123453</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
</CdtTrfTxInf>
<!--
*****
2. SEPA Credit Transfer with unstructured remittance information
*****
-->
    <CdtTrfTxInf>
        <PmtId>
            <EndToEndId>20230417-E000002</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">2000.02</InstdAmt>
        </Amt>
        <UltmtDbtr>
            <Nm>Original Debtor Plc</Nm>
        </UltmtDbtr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>BANKATWW</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>SACHER GmbH</Nm>
            <PstlAdr>
                <TwnNm>Wien</TwnNm>
                <Ctry>AT</Ctry>
                <AdrLine>Hohenstaufengasse 123</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>

```

```

                <IBAN>AT611904300234573201</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd> INVOICES SAC187//SAC188</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
<!--
*****
3. Urgent payment to an account with Nordea
*****
-->
    <CdtTrfTxInf>
        <PmtId>
            <EndToEndId>20230417-E000003</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Cd>URGP</Cd>
            </SvcLvl>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">33000.00</InstdAmt>
        </Amt>
        <UltmtDbtr>
            <Nm>Original Debtor Plc</Nm>
        </UltmtDbtr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEAFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Oy Yritys Ab</Nm>
            <PstlAdr>
                <StrtNm>Tilhentie</StrtNm>
                <BldgNb>345</BldgNb>
                <PstCd>FI 99999</PstCd>
                <TwnNm>Pohjanlinna</TwnNm>
                <Ctry>FI</Ctry>
            </PstlAdr>
        </Cdtr>
        </CdtrAcct>
        <Id>
            <IBAN>FI6329501800020582</IBAN>
        </Id>
        </CdtrAcct>
        <RmtInf>
            <Strd>
                <CdtrRefInf>
                    <Tp>
                        <CdOrPrtry>
                            <Cd>SCOR</Cd>
                        </CdOrPrtry>
                    </Tp>
                </CdtrRefInf>
            </Strd>
        </RmtInf>
    </CdtTrfTxInf>

```

Nordea

```

                </Tp>
                <Ref>1245</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
</CdtTrfTxInf>
<!--
*****
4. Standard foreign currency payment
*****
-->
    <CdtTrfTxInf>
        <PmtId>
            <EndToEndId>20230417-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>
                <Othr>
                    <Id>7123456789</Id>
                </Othr>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>/INV/HY33</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>

```

```

<!--
*****
5. Urgent foreign currency payment
*****
-->
    <CdtTrfTxInf>
        <PmtId>
            <EndToEndId>20230417-E000005</EndToEndId>
        </PmtId>
        <PmtTpInf>

```

Nordea

```

        <SvcLvl>
            <Cd>URGP</Cd>
        </SvcLvl>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="USD">55000.05</InstdAmt>
    </Amt>
    <XchgRateInf>
        <CtrctId>2112345</CtrctId>
    </XchgRateInf>
    <CdtrAgt>
        <FinInstnId>
            <ClrSysMmbId>
                <ClrSysId>
                    <Cd>USABA</Cd>
                </ClrSysId>
                <MmbId>011000399</MmbId >
            </ClrSysMmbId>
            <Nm>BANK OF STATES</Nm>
            <PstlAdr>
                <TwnNm>Boston</TwnNm>
            </PstlAdr>
        </FinInstnId>
        <Ctry>US</Ctry>
    </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>
            <Othr>
                <Id>0123456789</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Invoices 123 and 321</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

```

```

<!--
*****
6. Intercompany transfer within Nordea
*****
-->

```

Nordea

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>20230417-I000006</InstrId>

    <EndToEndId>20230417-E000006</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Cd>INTC</Cd>
    </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>20230417-I000007</InstrId>
    <EndToEndId>20230417-E000007</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1500.01</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>

```

Nordea

```

        <BIC>NDEAFIHH</BIC>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>Oy Yritys Ab</Nm>
    <PstlAdr>
        <StrtNm>Tilhentie</StrtNm>
        <BldgNb>345</BldgNb>
        <PstCd>FI 99999</PstCd>
        <TwnNm>Pohjanlinna</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>
            <Tp>
                <CdOrPrtry>
                    <Cd>CINV</Cd>
                </CdOrPrtry>
            </Tp>
        </RfrdDocInf>
        <RfrdDocAmt>
            <RmtdAmt>
                Ccy="EUR">2500.01</RmtdAmt>
            </RfrdDocAmt>
        </RfrdDocInf>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
            </Tp>
            <Ref>10016</Ref>
        </CdtrRefInf>
    </Strd>
    <Strd>
        <RfrdDocInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>CINV</Cd>
                </CdOrPrtry>
            </Tp>
        </RfrdDocInf>
        <RfrdDocAmt>
            <RmtdAmt>
                Ccy="EUR">500.00</RmtdAmt>
            </RfrdDocAmt>
        </RfrdDocInf>
    </Strd>

```

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```

        </RfrdDocAmt>
    <AddtlRmtInf>INVOICE NARRATIVE</AddtlRmtInf>
    </Strd>
    <Strd>
        <RfrdDocInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>CREN</Cd>
                </CdOrPrtry>
            </Tp>
        </RfrdDocInf>
        <RfrdDocAmt>
            <CdtNoteAmt>
                Ccy="EUR">1500.00</CdtNoteAmt>
            </RfrdDocAmt>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
            </Tp>
            <Ref>10032</Ref>
        </CdtrRefInf>
    </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

<!--

 Second Payment Information block, SEPA salary and pension

-->

```

<PmtInf>
  <PmtInfId>20230417-123456-03</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Cd>SALA</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <ReqdExctnDt>2023-04-20</ReqdExctnDt>
  <Dbtr>
    <Nm>Oy Other Company AB</Nm>
    <PstlAdr>
      <TwnNm>Helsinki</TwnNm>
      <Ctry>FI</Ctry>
      <AdrLine>Mannerheimintie 667</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>

```

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```

                <Othr>
                    <Id>12345678</Id>
                    <SchmeNm>
                        <Cd>BANK</Cd>
                    </SchmeNm>
                </Othr>
            </OrgId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>FI8529501800030574</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>NDEAFIHH</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
<!--
*****
8. Salary as SEPA credit transfer
*****
-->
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>20230417-I000010</InstrId>
            <EndToEndId>20230417-E000010</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">2010.10</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>BANKFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Agenttiyritys</Nm>
            <PstlAdr>
                <TwnNm>Helsinki</TwnNm>
                <Ctry>FI</Ctry>
                <AdrLine>Aleksis Kiven katu 35</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>FI6329501800020582</IBAN>
            </Id>
        </CdtrAcct>
        <UltmtCdtr>

```

```

        <Nm>Simo Saaja</Nm>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>111233-0000</Id>
                    <SchmeNm>
                        <Cd>SOSE</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </UltmtCdtr>
    <RmtInf>
        <Ustrd>PALKKA, Huhtikuu 2023</Ustrd>
    </RmtInf>
</CdtTrfTxInf>

```

<!--

9. Pension as SEPA credit transfer

-->

```

    <CdtTrfTxInf>
        <PmtId>
            <InstrId>20230417-I000011</InstrId>
            <EndToEndId>20230417-E000011</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">2011.11</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>BANKFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Sirkka Saaja</Nm>
            <PstlAdr>
                <TwnNm>Helsinki</TwnNm>
                <Ctry>FI</Ctry>
                <AdrLine>Aleksis Kiven katu 53</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>FI6329501800020582</IBAN>
            </Id>
        </CdtrAcct>
        <Purp>
            <Cd>PENS</Cd>
        </Purp>
    </CdtTrfTxInf>

```

```
                <Ustrd>ELÄKE,Huhtikuu 2023</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

5 Additional instructions

5.1 Service ID

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

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

5.2 Defining the payment type

In the ISO 20022 standard the payment type can be given both on the debit level and on the 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 beneficiary's bank adheres to the SEPA credit transfer rules.

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

Credit transfers – payment method "TRF"

- SEPA credit transfers: Nordea determines from the given data whether the payment conforms to the SEPA rules and routes the payment to the SEPA channel. Hence the "SEPA" code in Payment Type Information / Service Level is not needed, but it can be given. If the Service Level "SEPA" is given but the payment does not fulfil the SEPA criteria, the payment is routed as a foreign currency payment.
- Urgent payment (domestic or cross-border): Payment Type Information / Service Level / Code "URGP"
 - Urgent payments include payments
 - where the beneficiary's account is in Nordea Bank Finland (example payment 3)

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- 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 foreign currency payment order.

Urgent payments going outside Finland that conform to the SEPA rules ("URGP") are not yet possible. This kind of a payment is processed as an urgent foreign currency payment order.

- Own transfer: Category Purpose "INTC"

5.3 Character set and special characters

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

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

Special characters in cross-border SEPA credit transfers will be replaced by "-". If Nordea forwards a foreign currency 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 identification.

5.4 Amount fields

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

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

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

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

Example of a countervalue payment:

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

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

```

### 5.5 Payer's identifications for the payment

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

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

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

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

### 5.6 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<br>12454" | <pre>&lt;RmtInf&gt;   &lt;Strd&gt;     &lt;CdtrRefInf&gt;       &lt;Tp&gt;         &lt;Cd&gt;<b>SCOR</b>&lt;/Cd&gt;         &lt;Issr&gt;<b>ISO</b>&lt;/Issr&gt;       &lt;/Tp&gt;       &lt;CdtrRef&gt;<b>RF4512454</b>&lt;/CdtrRef&gt;     &lt;/CdtrRefInf&gt;   &lt;/Strd&gt; &lt;/RmtInf&gt;</pre> |

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" | <pre>&lt;RmtInf&gt;   &lt;Strd&gt;     &lt;CdtrRefInf&gt;       &lt;Tp&gt;         &lt;CdOrPrtry&gt;&lt;Cd&gt;<b>SCOR</b>&lt;/Cd&gt;&lt;/CdOrPrtry&gt;       &lt;/Tp&gt;       &lt;Ref&gt;<b>1245</b>&lt;/Ref&gt;     &lt;/CdtrRefInf&gt;   &lt;/Strd&gt; &lt;/RmtInf&gt;</pre> |

## 5.7 Credit notes in SEPA credit transfers

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

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

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

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

Information of the AOS2

- **One compulsory** piece of 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 not 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 is either an invoice or a credit note
    - information on the invoice or credit note – ReferredDocumentInformation / Type / Code CINV or CREN
    - invoice amount – RemittedAmount or CreditNoteAmount
    - invoice or credit note reference – CreditorReference or message in invoice or credit note – AdditionalRemittanceinformation
    - if there is no reference or message, you can also give the invoice number ReferredDocumentInformation / Number and the date of the invoice ReferredDocumentInformation / Date.

The bank rejects the payment if

- the mandatory unstructured message has more than 140 characters

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- 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.

## 5.8 Prioritisation of file processing

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

## 5.9 Clearing codes

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

| ClearingSystemMemberIdentification |                                                      |                                       |                                             |                   |
|------------------------------------|------------------------------------------------------|---------------------------------------|---------------------------------------------|-------------------|
| Country                            | Clearing Code Long Name                              | Clearing System Member Identification |                                             |                   |
|                                    |                                                      | Payment System Prefix                 | Bank Identifier ([character type] {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 Bankeitzahl                                   | DEBLZ                                 | [0-9]{8,8}                                  | DEBLZ12345678     |
| 6 Greece                           | Hellenic 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}<br>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.

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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.

## 5.10 Charges

In SEPA payments the charging of costs ChargeBearer is always "SLEV"

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

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

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

## 5.11 Use of postal address

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

The structured postal address format requires at minimum Town Name and Country Code elements. Also other structured address elements that are part of pain.001.001.03 scheme can be used. These are Department, Sub Department, 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.

## 5.12 Debit entry

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

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A **lot debit** is requested by leaving out BatchBooking in GroupHeader or by giving “true” as its value. XML example:

```
<BtchBookg>true</BtchBookg>
```

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

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

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

### 5.13 By order of

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

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

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

### 5.14 Ultimate beneficiary

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

### 5.15 Salary and pension payments

Salary, pension, allowance and benefit payments are transmitted to beneficiaries in Finland as SEPA credit transfers, if the payment conforms to the SEPA requirements and the payments carry the Category Purpose code “SALA”. The Category Purpose code must be given on debit level. As Nordea’s agreement provides, SEPA credit transfers assigned with “SALA” are debited to the payer’s account on the due date. Nordea transmits the name of the accountholder to the beneficiary from Nordea’s customer register. Payments to Finnish beneficiaries are credited on the next banking day, even when the beneficiary’s account is with Nordea. Employers must particularly observe weekends and national holidays in salary and pension payments.

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

If necessary, SALA payments can be prioritised in the beneficiary’s bank and processed before other account transfers. The beneficiary’s bank can also use the SALA code to

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

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

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.

## 5.16 Purpose code

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

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

STDY (Study) = Student financial aid

BECH (ChildBenefit) = Child benefit

PENS (PensionPayment) = Pension

BENE (UnemploymentDisabilityBenefit) = Assistance or benefit

SSBE (SocialSecurityBenefit) = Compensation

SALA (Salary) = Salary

TAXS (TaxPayment) = Tax refund

## 5.17 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>` (initial 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

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

- one free-form message, the maximum number of characters is 140
- at least 2 and not more than 999 pieces of structured itemisation information each of which includes the information on one invoice or one credit note. Each structured itemisation between the tags <Strd> and </Strd> may have a maximum of 280 characters.

### **5.18 Cover bank / intermediary bank**

In some payments the beneficiary may give the payer an instruction on how to route the payment. Such payments occur only in the US in 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 bank wants to have its USD payments sent to Frankfurt.

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

### **5.19 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.

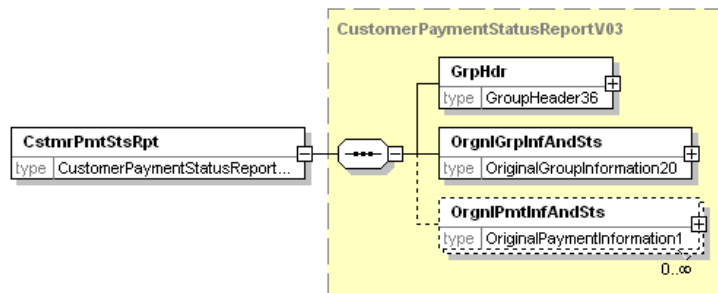
## 6 Feedback

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 scheme name of the Payment Status Report message is <pain.002.001.03>.

The message is divided as follows:

- 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. Original Payment information and status
  - ID and status of the original payment batch or the transactions included in the batch.



## 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] | 2023-04-17T15:29:25                | Date and time when feedback was created in Nordea                                                                        |
| B. OriginalGroupInformationAndStatus   | <OrgnlGrpInfAndSts> |        |                                    | Status data of the original message                                                                                      |
| OriginalMessageIdentification          | <OrgnlMsgId>        | [1..1] | 20230417 -0000001                  | Id of the original payment message                                                                                       |
| OriginalMessageNameIdentification      | <OrgnlMsgNmId>      | [1..1] | pain.001.001.03                    | Name of the original message (payment or cancellation request)                                                           |
| OriginalNumberOfTransactions           | <OrgnlNbOfTx>       | [0..1] | 4                                  | Number of transactions in the original message                                                                           |
| GroupStatus                            | <GrpSts>            | [0..1] | ACTC, RJCT, ACCP, PART, ACSC, PDNG | Status of the whole message. Group Status code can be one of the mentioned.                                              |
| StatusReasonInformation                | <StsRsnInf>         | [0..1] |                                    | Additional information of the status                                                                                     |
| Originator                             | <Orgtr>             | [0..1] |                                    | Id of the creator of the status message (Nordea)                                                                         |
| Identification                         | <Id>                | [0..1] |                                    |                                                                                                                          |
| OrganisationIdentification             | <OrgId>             | [1..1] |                                    |                                                                                                                          |
| BICOrBEI                               | <BICOrBEI>          | [0..1] | NDEAFIHH                           | Nordea's BIC                                                                                                             |
| NumberOfTransactionsPerStatus          | <NbOfTxPerSts>      | [0..2] |                                    |                                                                                                                          |
| DetailedNumberOfTransactions           | <DtldNbOfTx>        | [1..1] | 2                                  | Number of accepted, rejected or paid transactions                                                                        |
| DetailedStatus                         | <DtldSts>           | [1..1] | ACCP, RJCT, ACSC, PDNG             | Reported status (ACCP, RJCT, ACSC, PDNG)                                                                                 |
| DetailedControlSum                     | <DtldCtrlSum>       | [0..1] | 123.45                             | Sum of the amount fields of accepted, rejected or paid transactions                                                      |
| C. OriginalPaymentInformationAndStatus | <OrgnlPmtInfAndSts> | [0..n] |                                    | Status data of the original batch or transaction                                                                         |
| OriginalPaymentInformationId           | <OrgnlPmtInfId>     | [0..1] | 20230417 -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. |
| PaymentInformationStatus               | <PmtInfSts>         | [0..1] | RJCT, ACCP, ACSC, PDNG             | Status of the batch                                                                                                      |
| StatusReasonInformation                | <StsRsnInf>         | [0..1] |                                    | Additional information on status                                                                                         |
| Reason                                 | <Rsn>               | [0..1] |                                    |                                                                                                                          |

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| Message item                       | XML tag           | M/O    | Content            | Comment                                            |
|------------------------------------|-------------------|--------|--------------------|----------------------------------------------------|
| Code                               | <Cd>              | [0..1] | AM04               | Code                                               |
| AdditionalInformation              | <AddtlInf>        | [0..1] | Lack of cover      | Explanation                                        |
| TransactionInformationAndStatus    | <TxInfAndSts>     | [0..n] |                    |                                                    |
| OriginalInstructionIdentification  | <OrgnlInstrId>    | [0..1] | 20230417-I000010   | Transaction Id of the original message             |
| OriginalEndToEndIdentification     | <OrgnlEndToEndId> | [0..1] | 20230417-E000010   | End-to-end Id of the original message              |
| AdditionalInformation              | <AddtlInf>        | [0..1] |                    | Reason for rejection as text                       |
| OriginalTransactionReference       | <OrgnlTxRef>      | [0..1] |                    | Additional information on the original transaction |
| Amount                             | <Amt>             | [0..1] | EUR2010.10         | Amount of the batch or transaction                 |
| RequestedExecutionDate             | <ReqdExctnDt>     | [0..1] | 2023-06-18         | Debit date                                         |
| Debtor <Dbtr>                      | <Dbtr>            | [0..1] | Oy Company AB      | Payer's name when the feedback concerns a batch    |
| Identification                     | <Id>              | [0..1] |                    |                                                    |
| OrganisationIdentification         | <OrgId>           | [0..1] |                    |                                                    |
| Other                              | <Othr>            | [1..1] |                    |                                                    |
| Identification                     | <Id>              | [0..1] | 87654321           | Service Id given by Nordea                         |
| SchemeName                         | <SchmeNm>         | [0..1] |                    |                                                    |
| Code                               | <Cd>              | [0..1] | BANK               | BANK = BankPartyIdentification, ExternalCode value |
| DebtorAccount                      | <DbtrAcct>        | [0..1] |                    |                                                    |
| Identification                     | <Id>              | [0..1] |                    |                                                    |
| IBAN                               | <IBAN>            | [0..1] | F18529501800030574 | Payer's IBAN                                       |
| DebtorAgent                        | <DbtrAgt>         | [0..1] |                    |                                                    |
| FinancialInstitutionIdentification | <FinInstnId>      | [0..1] |                    |                                                    |
| BIC                                | <BIC>             | [0..1] | NDEAFIHH           | Payer bank's BIC                                   |
| CreditorAgent                      | <CdtrAgt>         | [0..1] |                    | Beneficiary's bank                                 |
| FinancialInstitutionId             | <FinInstnId>      | [0..1] |                    |                                                    |
| BIC                                | <BIC>             | [0..1] | NDEAFIHH           | BIC                                                |
| Creditor                           | <Cdtr>            | [0..1] |                    | Beneficiary's information                          |
| Name                               | <Nm>              | [0..1] | Credit Ltd         | Returned by rejection of an individual payment     |
| CreditorAccount                    | <CdtrAcct>        | [0..1] |                    | Beneficiary's account                              |
| Identification                     | <Id>              | [0..1] |                    |                                                    |
| IBAN                               | <IBAN>            | [0..1] | F16329501800020583 | IBAN or Other                                      |

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.

| <b>Code</b> | <b>Name</b>                                                  | <b>ISO definition</b>                                                                                                                                                                                        |
|-------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACCP        | AcceptedCustomerProfile                                      | Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.                                                        |
| ACSC        | AcceptedSettlementCompleted                                  | Settlement on the debtor's account has been completed.                                                                                                                                                       |
| ACSP        | AcceptedSettlementInProcess<br><br>(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<br><br>(Not used in Nordea)               | Instruction is accepted but a change will be made, i.e., date, remittance not sent.                                                                                                                          |
| PART        | PartiallyAccepted<br><br>(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<br><br>(Not used in Nordea, only with Group status) | Payment initiation has been received by the receiving agent.                                                                                                                                                 |
| RJCT        | Rejected                                                     | Payment initiation or individual transaction included in the payment initiation has been rejected.                                                                                                           |

## 6.2 Accepted technical validation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03
pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y2NK2023012816331310</MsgId>
 <CreDtTm>2023-01-28T16:33:13</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>20230128MID002HoH2</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <GrpSts>ACTC</GrpSts>
 <StsRsnInf>
 <AddtlInf>The payment message has been received, accepted technically
and transactions are forwarded for further processing.</AddtlInf>
 </StsRsnInf>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 </OrgnlGrpInfAndSts>
 </CstmrPmtStsRpt>
</Document>
```

## 6.3 Examples of feedback on reception checks

### Accepted reception check

The entire message is accepted. The original message includes two debit batches and 6 payments in total.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023061810090849</MsgId>
 <CreDtTm>2023-06-18T07:09:08Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>2023120618-0000001-R02</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <OrgnlNbOfTx>6</OrgnlNbOfTx>
```

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```

 <GrpSts>ACCP</GrpSts>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxPerSts>
 <DtldNbOfTx>6</DtldNbOfTx>
 <DtldSts>ACCP</DtldSts>
 <DtldCtrlSum>38700.07</DtldCtrlSum>
 </NbOfTxPerSts>
 </OrgnlGrpInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-01-R02</OrgnlPmtInfId>
 <PmtInfSts>ACCP</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> The payment order in the batch have been
accepted.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">36600.04000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-06-18</ReqdExctnDt>
 <Dbtr>
 <Nm>Oy Company Ab</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00046508</Id>
 <SchmeNm>
 </SchmeNm>
 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>FI5711233000105167</IBAN>
 </Id>
 </DbtrAcct>
 <DbtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </DbtrAgt>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
 </OrgnlGrpInfAndSts>
 <Cd>BANK</Cd>

```

```

 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-02-R02</OrgnlPmtInfId>
 <PmtInfSts>ACCP</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> The payment order in the batch have been
accepted.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">2100.03000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-06-18</ReqdExctnDt>
 <Dbtr>
 <Nm>Oy Company Ab</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00046508</Id>
 <SchmeNm>
 </SchmeNm>
 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>FI5711233000105167</IBAN>
 </Id>
 </DbtrAcct>
 <DbtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </DbtrAgt>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

## Rejected reception check

The entire message is rejected. The original message includes two debit batches both of which have been rejected.

<?xml version="1.0" encoding="UTF-8"?>

Nordea

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023061810400949</MsgId>
 <CreDtTm>2023-06-18T07:40:09Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>20230618-0000001-R04</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <OrgnlNbOfTxs>6</OrgnlNbOfTxs>
 <GrpSts>RJCT</GrpSts>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxsPerSts>
 <DtldNbOfTxs>6</DtldNbOfTxs>
 <DtldSts>RJCT</DtldSts>
 <DtldCtrlSum>38700.07</DtldCtrlSum>
 </NbOfTxsPerSts>
 </OrgnlGrpInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-01-R04</OrgnlPmtInfId>
 <PmtInfSts>RJCT</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> The whole batch has been rejected.</AddtlInf>
 </StsRsnInf>
 <StsRsnInf>
 <Rsn>
 <Cd>DT01</Cd>
 </Rsn>
 <AddtlInf> Invalid requested execution date.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">36600.04000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-05-18</ReqdExctnDt>
 <Dbtr>
 <Nm>Oy Company Ab</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00046508</Id>
 <SchmeNm>

```

```

<Cd>BANK</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</Dbtr>
<DbtrAcct>
<Id>
<IBAN>FI5711233000105167</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
<FinInstnId>
<BIC>NDEAFIHH</BIC>
</FinInstnId>
</DbtrAgt>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
<OrgnlPmtInfId>20230618-123456-02-R04</OrgnlPmtInfId>
<PmtInfSts>RJCT</PmtInfSts>
<StsRsnInf>
<AddtlInf>Koko erä hylätty.</AddtlInf>
</StsRsnInf>
<StsRsnInf>
<Rsn>
<Cd>DT01</Cd>
</Rsn>
<AddtlInf> Invalid requested execution date.</AddtlInf>
</StsRsnInf>
<TxInfAndSts>
<OrgnlTxRef>
<Amt>
<InstdAmt Ccy="EUR">2100.03000</InstdAmt>
</Amt>
<ReqdExctnDt>2023-05-18</ReqdExctnDt>
<Dbtr>
<Nm>Oy Company Ab</Nm>
<Id>
<OrgId>
<Othr>
<Id>00046508</Id>
<SchmeNm>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</Dbtr>
<DbtrAcct>
<Id>

```

```

<Cd>BANK</Cd>

```

```

 <IBAN>FI5711233000105167</IBAN>
 </Id>
 </DbtrAcct>
 <DbtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </DbtrAgt>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

### Partially accepted reception check

The message is accepted partially. The original message includes one debit batch. Two of its payments have been accepted and two rejected.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023061415353949</MsgId>
 <CreDtTm>2023-06-14T12:35:39Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>20230614-0000001-R02</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <OrgnlNbOfTxes>4</OrgnlNbOfTxes>
 <GrpSts>PART</GrpSts>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxesPerSts>
 <DtldNbOfTxes>2</DtldNbOfTxes>
 <DtldSts>ACCP</DtldSts>
 <DtldCtrlSum>34500.01</DtldCtrlSum>
 </NbOfTxesPerSts>
 <NbOfTxesPerSts>
 <DtldNbOfTxes>2</DtldNbOfTxes>
 <DtldSts>RJCT</DtldSts>
 <DtldCtrlSum>2100.03</DtldCtrlSum>
 </NbOfTxesPerSts>
 </OrgnlGrpInfAndSts>
 </CstmrPmtStsRpt>
</Document>

```

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```

 </NbOfTxPerSts>
 </OrgnlGrpInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230614-123456-01-R02</OrgnlPmtInfId>
 <PmtInfSts>PART</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> Some of the payments in the batch have been
rejected.</AddtlInf>
 </StsRsnInf>
 <StsRsnInf/>
 <TxInfAndSts>
 <OrgnlEndToEndId>20230614-E000001-R02</OrgnlEndToEndId>
 <TxSts>RJCT</TxSts>
 <StsRsnInf>
 <Rsn>
 <Cd>AC01</Cd>
 </Rsn>
 <AddtlInf> Incorrect IBAN.</AddtlInf>
 </StsRsnInf>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">100.01000</InstdAmt>
 </Amt>
 <CdtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </CdtrAgt>
 <Cdtr>
 <Nm>Creditor Company</Nm>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>FI5711233000105168</IBAN>
 </Id>
 </CdtrAcct>
 </OrgnlTxRef>
 </TxInfAndSts>
 <TxInfAndSts>
 <OrgnlEndToEndId>20230614-E000002-R02</OrgnlEndToEndId>
 <TxSts>RJCT</TxSts>
 <StsRsnInf>
 <Rsn>
 <Cd>AC01</Cd>
 </Rsn>
 <AddtlInf> Incorrect IBAN.</AddtlInf>
 </StsRsnInf>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">2000.02000</InstdAmt>
 </Amt>
 <CdtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </CdtrAgt>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>

```

```

 </FinInstnId>
 </CdtrAgt>
 <Cdtr>
 <Nm>SACHER GmbH</Nm>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>FI5711233000105169</IBAN>
 </Id>
 </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

### Partially accepted reception check

The message is accepted partially. The original message includes two debit batches. One batch is accepted fully. One payment of the other batch has been rejected.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023061810552511</MsgId>
 <CreDtTm>2023-06-18T07:55:25Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>20120618-0000001-R06</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <OrgnlNbOfTx>6</OrgnlNbOfTx>
 <GrpSts>PART</GrpSts>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxPerSts>
 <DtldNbOfTx>5</DtldNbOfTx>
 <DtldSts>ACCP</DtldSts>
 <DtldCtrlSum>36700.05</DtldCtrlSum>
 </NbOfTxPerSts>
 <NbOfTxPerSts>
 <DtldNbOfTx>1</DtldNbOfTx>
 </NbOfTxPerSts>
 </OrgnlGrpInfAndSts>
 </CstmrPmtStsRpt>
</Document>

```

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```

 <DtldSts>RJCT</DtldSts>
 <DtldCtrlSum>2000.02</DtldCtrlSum>
 </NbOfTxPerSts>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-01-R06</OrgnlPmtInfId>
 <PmtInfSts>ACCP</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> The payment order in the batch have been
accepted.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">36600.04000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-06-18</ReqdExctnDt>
 <Dbtr>
 <Nm>Oy Company Ab</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00046508</Id>
 <SchmeNm>
 </SchmeNm>
 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>FI5711233000105167</IBAN>
 </Id>
 </DbtrAcct>
 <DbtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </DbtrAgt>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-02-R06</OrgnlPmtInfId>
 <PmtInfSts>PART</PmtInfSts>
 <StsRsnInf>
 <AddtlInf>Some of the payments in the batch have been
rejected.</AddtlInf>
 </StsRsnInf>
 </TxInfAndSts>
 <OrgnlEndToEndId>20230618-E000006-R06</OrgnlEndToEndId>

```

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```

 <TxSts>RJCT</TxSts>
 <StsRsnInf>
 <Rsn>
 <Cd>AC01</Cd>
 </Rsn>
 <AddtlInf> Incorrect IBAN.</AddtlInf>
 </StsRsnInf>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">2000.02000</InstdAmt>
 </Amt>
 <CdtrAgt>
 <FinInstnId>
 <BIC>NDEAFIHH</BIC>
 </FinInstnId>
 </CdtrAgt>
 <Cdtr>
 <Nm>SACHER GmbH</Nm>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>FI5711233000105169</IBAN>
 </Id>
 </CdtrAcct>
 </OrgnlTxRef>
 </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

## 6.4 Payment debited and forwarded for processing

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

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023061810584064</MsgId>
 <CreDtTm>2023-06-18T07:58:40Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>20230618-0000001-R01</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>

```

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```

 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxPerSts>
 <DtldNbOfTx>3</DtldNbOfTx>
 <DtldSts>ACSC</DtldSts>
 <DtldCtrlSum>3600.04</DtldCtrlSum>
 </NbOfTxPerSts>
 </OrgnlGrpInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>20230618-123456-01-R01</OrgnlPmtInfId>
 <PmtInfSts>ACSC</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> The payment order in the batch have been
processed.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">3600.04000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-06-18</ReqdExctnDt>
 <Dbtr>
 <Nm>Oy Company Ab</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00046508</Id>
 <SchmeNm>
 </SchmeNm>
 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>FI5711233000105167</IBAN>
 </Id>
 </DbtrAcct>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
 </CstmrPmtStsRpt>
</Document>

```

## 6.5 Payment of transaction pending due to lack of cover

If the system has not been able to process a payment in a payment run due to lack of cover, a Pending status report message will be created. In the example, a batch of two payments is pending for cover.

```
<?xml version="1.0" encoding="UTF-8"?>
```

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```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 pain.002.001.03.xsd">
 <CstmrPmtStsRpt>
 <GrpHdr>
 <MsgId>Y0012023042013193385</MsgId>
 <CreDtTm>2023-04-20T10:19:33Z</CreDtTm>
 </GrpHdr>
 <OrgnlGrpInfAndSts>
 <OrgnlMsgId>MsgId-H-200412-ACSC-T2-1</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
 <StsRsnInf>
 <Orgtr>
 <Id>
 <OrgId>
 <BICOrBEI>NDEAFIHH</BICOrBEI>
 </OrgId>
 </Id>
 </Orgtr>
 </StsRsnInf>
 <NbOfTxPerSts>
 <DtldNbOfTx>2</DtldNbOfTx>
 <DtldSts>PDNG</DtldSts>
 <DtldCtrlSum>70.00</DtldCtrlSum>
 </NbOfTxPerSts>
 </OrgnlGrpInfAndSts>
 <OrgnlPmtInfAndSts>
 <OrgnlPmtInfId>PmtInfId-H-200412-ACSC-T2-1-2</OrgnlPmtInfId>
 <PmtInfSts>PDNG</PmtInfSts>
 <StsRsnInf>
 <AddtlInf> Insufficient funds.</AddtlInf>
 </StsRsnInf>
 <StsRsnInf>
 <Rsn>
 <Cd>AM04</Cd>
 </Rsn>
 <AddtlInf> Insufficient funds.</AddtlInf>
 </StsRsnInf>
 <TxInfAndSts>
 <OrgnlTxRef>
 <Amt>
 <InstdAmt Ccy="EUR">70.00000</InstdAmt>
 </Amt>
 <ReqdExctnDt>2023-04-20</ReqdExctnDt>
 <Dbtr>
 <Nm>Munkkai Oy</Nm>
 <Id>
 <OrgId>
 <Othr>
 <Id>00065432</Id>
 <SchmeNm>
 <Cd>BANK</Cd>
 </SchmeNm>
 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 </OrgnlTxRef>
 </TxInfAndSts>
 </OrgnlPmtInfAndSts>
 </CstmrPmtStsRpt>
</Document>

```

Nordea

```

 </Othr>
 </OrgId>
 </Id>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>FI0610573000225058</IBAN>
 </Id>
 </DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

## 6.6 Reasons for rejections

See the reason codes for the rejection in the ISO 20022 description ([www.iso20022.org](http://www.iso20022.org)) External Code Lists (ExternalStatusReason1Code).

## 7 Cancellation requests

The processing of cancellation requests is described in the instructions pain.001 for version 2.