Message Implementation Guideline

**pain.001.001.03**

CustomerCreditTransferInitiationV03

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ISO Index** | | | | | | | **Or** | | | | | | **pain.001.001.03 Payment Initiation Message Item** | | **XML Tag** | | | | | | | **Mult.** | | | | | | **Type** | **Bank comment** | |
|  | | | | | | |  | | | | | | **Customer Credit Transfer Initiation** | | <CstmrCdtTrfInitn> | | | | | | |  | | | | | | CustomerCreditTransferInitiationV03 | Used to request movement of funds from debtor's account to a creditor. | |
| 1.0 | | | | | | |  | | | | | | GroupHeader | | <GrpHdr> | | | | | | | [1..1] | | | | | | GroupHeader32 |  | |
| 1.1 | | | | | | |  | | | | | | MessageIdentification | | <MsgId> | | | | | | | [1..1] | | | | | | Max35Text | This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report. | |
| 1.2 | | | | | | |  | | | | | | CreationDateTime | | <CreDtTm> | | | | | | | [1..1] | | | | | | ISODateTime |  | |
| 1.6 | | | | | | |  | | | | | | NumberOfTransactions | | <NbOfTxs> | | | | | | | [1..1] | | | | | | Max15NumericText |  | |
| 1.8 | | | | | | |  | | | | | | InitiatingParty | | <InitgPty> | | | | | | | [1..1] | | | | | | PartyIdentification32 |  | |
| 9.1.0 | | | | | | |  | | | | | | Name | | <Nm> | | | | | | | [0..1] | | | | | | Max140Text | **Russia:**  This must include the name of the customer holding the corporate eGateway agreement with the bank. The name must also be stated in accordance with the Instructing Party in the local agreement in Bank Russia. The maximum length is 35 characters. | |
| 9.1.12 | | | | | | |  | | | | | | Identification | | <Id> | | | | | | | [0..1] | | | | | | Party6Choice | Required by CGI. | |
| 9.1.13 | | | | | | | {Or | | | | | | OrganisationIdentification | | <OrgId> | | | | | | | [1..1] | | | | | | OrganisationIdentification4 | Required by CGI. | |
| 9.1.14 | | | | | | |  | | | | | | BICOrBEI | | <BICOrBEI> | | | | | | | [0..1] | | | | | | AnyBICIdentifier | Presently not used. | |
| 9.1.15 | | | | | | |  | | | | | | Other | | <Othr> | | | | | | | [0..n] | | | | | | GenericOrganisationIdentification1 |  | |
| 9.1.16 | | | | | | |  | | | | | | Identification | | <Id> | | | | | | | [1..1] | | | | | | Max35Text | Required by CGI.  The agreement Identification that is agreed with Bank.  IBAN, CLAIMKEY, …. | |
| 9.1.17 | | | | | | |  | | | | | | SchemeName | | <SchmeNm> | | | | | | | [0..1] | | | | | | OrganisationIdentification-  SchemeName1Choice |  | |
| 9.1.18 | | | | | | |  | | | | | | Code | | <Cd> | | | | | | | [1..1] | | | | | | ExternalOrganisationIdentification1Code | Required by Bank.  CUST is the agreement Identification that is agreed by Bank.  **Allowed Codes:**  CUST CustomerNumber | |
| 9.1.19 | | | | | | |  | | | | | | Proprietary | | <Prtry> | | | | | | | [1..1] | | | | | | Max35Text | Not used. | |
| 9.1.21 | | | | | | | Or} | | | | | | PrivateIdentification | | <PrvtId> | | | | | | | [1..1] | | | | | | PersonIdentification5 | Not used. | |
| 2.0 | | | | | | |  | | | | | | PaymentInformation | | <PmtInf> | | | | | | | [1..9999] | | | | | | PaymentInstructionInformation3 | All credit transfer transactions for the same debit account, payment date and currency must be stated under the same Payment level.  For all payments from Germany, Russia and UK, and for international and high value payments from Sweden and the US, only 999 occurrences are allowed per PaymentInformation.  For all other payment types a maximum of 9.999 instances of <PaymentInformation> is allowed. | |
| 2.1 | | | | | | |  | | | | | | PaymentInformationIdentification | | <PmtInfId> | | | | | | | [1..1] | | | | | | Max35Text | Will be returned in a Status Report pain.002.001.03 | |
| 2.2 | | | | | | |  | | | | | | PaymentMethod | | <PmtMtd> | | | | | [1..1] | | | | | | | PaymentMethod3Code | | CHK only valid for Canada, Denmark, USA and International payment to cheque, including SWIFT to cheque.  **Canada:** CHK must always be stated for domestic Cheque payment. **Denmark:** Domestic Cheque payment may only contain one Credit Transfer Transaction per Payment Information. CHK must always be stated for both Domestic Cheque and International Cheque payment.  **Finland:** International Cheque payment may only contain one Credit Transfer Transaction per Payment Information. For domestic Payment to money order code TRF must be used.  **Great Britain:** For Payment to money order code TRF must be used without a beneficiary account.  **International:** For International Payment to cheque, code CHK must always be stated.  **Norway:** For domestic Payment to money order code TRF must be used without a beneficiary account.  **Sweden:** For domestic Payment to money order code TRF must be used without a beneficiary account.  **USA:** CHK must always be stated for domestic Cheque payment.  Iceland:    **Allowed Codes:**  CHK Cheque  TRF CreditTransfer | |
| 2.5 | | | | | | |  | | | | | | ControlSum | | <CtrlSum> | | | | | [0..1] | | | | | | | DecimalNumber | | If used Bank will control that the total sum is equal to the sum of all individual amounts of the Credit transactions irrespective of the currency.  Bank handle only one currency per payment information. | |
| 2.6 | | | | | | |  | | | | | | PaymentTypeInformation | | <PmtTpInf> | | | | | [0..1] | | | | | | | PaymentTypeInformation19 | |  | |
| 2.8 | | | | | | |  | | | | | | ServiceLevel | | <SvcLvl> | | | | | [0..1] | | | | | | | ServiceLevel8Choice | | See Payment Types document for more information. | |
| 2.9 | | | | | | | {Or | | | | | | Code | | <Cd> | | | | | [1..1] | | | | | | | ExternalServiceLevel1Code | | NURG is default value. SEPA will be treated by Bank as NURG. **Norway:** For domestic Express payment either code URGP or SDVA may be used.    **Allowed Codes:**  NURG Non-urgent payment  SDVA SameDayValue  SEPA SingleEuroPaymentsArea URGP Urgent Payment. | |
| 2.10 | | | | | | | Or} | | | | | | Proprietary | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 2.11 | | | | | | |  | | | | | | LocalInstrument | | <LclInstrm> | | | | | [0..1] | | | | | | | LocalInstrument2Choice | | Code IN must be stated for international payments. If no code is present, the payment will be processed as domestic.  **Denmark:** Code SDCL is used for Same-day credit transfer. | |
| 2.12 | | | | | | | {Or | | | | | | Code | | <Cd> | | | | | [1..1] | | | | | | | ExternalLocalInstrument1Code | | **Allowed Codes:**  IN International payments.  SDCL Same Day Clearing | |
| 2.13 | | | | | | | Or} | | | | | | Proprietary | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 2.14 | | | | | | |  | | | | | | CategoryPurpose | | <CtgyPurp> | | | | | [0..1] | | | | | | | CategoryPurpose1Choice | | Payment types INTC and TREA (or CORT) can alternatively be specified for each credit level. Note: Code TREA and CORT may both be used - but both will be treated as Financial payments, e.g. will be processed in an equal manner. See document Payment Types for more information on codes. | |
| 2.15 | | | | | | | {Or | | | | | | Code | | <Cd> | | | | | [1..1] | | | | | | | ExternalCategoryPurpose1Code | | Instruction for the payment type. Some codes are linked to the service level. This element can either be used here or at the transaction (credit) level, but not both. SALA or PENS only valid at this level. All credits must be the same. See document Payment Types for more information on codes.  **Allowed Codes:**  CORT Financial payment  INTC Intra company payment  PENS Pension payment  SALA Salary payment  SUPP Supplier payment (Default Value)  TREA Financial payment | |
| 2.16 | | | | | | | Or} | | | | | | Proprietary | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 2.17 | | | | | | |  | | | | | | RequestedExecutionDate | | <ReqdExctnDt> | | | | | [1..1] | | | | | | | ISODate | | This is the requested execution date when the payment will be processed if sufficient funds on the account.  **Sweden:** Salary payments via Bankgiro. Due to local rules the date is always the date when the funds must be available on the beneficiary’s account. The actual execution date will therefore always be backvaluated. | |
| 2.19 | | | | | | |  | | | | | | Debtor | | <Dbtr> | | | | | [1..1] | | | | | | | PartyIdentification32 | | Debtor is required (CGI).  Name and Country required (CGI).  Debtor identifies the owner of the DebtorAccount. | |
| 9.1.0 | | | | | | |  | | | | | | Name | | <Nm> | | | | | [0..1] | | | | | | | Max140Text | | Name is required (CGI).  Only 35 characters will be processed unless otherwise described below.    **Estonia:** In SEPA credit transfer 70 characters will be processed.  **Finland:** In SEPA credit transfer 70 characters will be processed.  **Latvia:** In SEPA credit transfer 70 characters will be processed.  **Lithuania:** In SEPA credit transfer 70 characters will be processed. **Russia:** 70 characters will be processsed.Name of the debit account holder must be stated exactly as in the local agreement with Bank Russia. | |
| 9.1.1 | | | | | | |  | | | | | | PostalAddress | | <PstlAdr> | | | | | [0..1] | | | | | | | PostalAddress6 | | Required by CGI. | |
| 9.1.10 | | | | | | |  | | | | | | Country | | <Ctry> | | | | | [0..1] | | | | | | | CountryCode | | Required by CGI. | |
| 9.1.12 | | | | | | |  | | | | | | Identification | | <Id> | | | | | [0..1] | | | | | | | Party6Choice | |  | |
| 9.1.13 | | | | | | | {Or | | | | | | OrganisationIdentification | | <OrgId> | | | | | [1..1] | | | | | | | OrganisationIdentification4 | | **Russia:** INN tax payer identification number not needed, i.e Bank will add this automatically. | |
| 9.1.15 | | | | | | |  | | | | | | Other | | <Othr> | | | | | [0..n] | | | | | | | GenericOrganisationIdentification1 | |  | |
| 9.1.16 | | | | | |  | | | | | | | Identification | | <Id> | | | | | [1..1] | | | | | | | Max35Text | | Service code given by Bank is mandatory. Only used for Finland and Baltic countries.  If Identification is used, 9.1.18 Code is required. | |
| 9.1.17 | | | | | |  | | | | | | | SchemeName | | <SchmeNm> | | | | | [0..1] | | | | | | | OrganisationIdentification-  SchemeName1Choice | |  | |
| 9.1.18 | | | | | | {{Or | | | | | | | Code | | <Cd> | | | | | [1..1] | | | | | | | ExternalOrganisationIdentification1Code | | **Allowed Codes:**  CUST Customer Number | |
| 9.1.19 | | | | | | Or}} | | | | | | | Proprietary | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 9.1.21 | | | | | | Or} | | | | | | | PrivateIdentification | | <PrvtId> | | | | | [1..1] | | | | | | | PersonIdentification5 | | Not used. | |
| 2.20 | | | | | |  | | | | | | | DebtorAccount | | <DbtrAcct> | | | | | [1..1] | | | | | | | CashAccount16 | | Either IBAN or BBAN account format, please see separate document.  **Estonia:** Only IBAN  **Finland:** Only IBAN  **Latvia:** Only IBAN  **Lithuania:** Only IBAN | |
| 1.1.0 | | | | | |  | | | | | | | Identification | | <Id> | | | | | [1..1] | | | | | | | AccountIdentification4Choice | |  | |
| 1.1.1 | | | | | | {Or | | | | | | | IBAN | | <IBAN> | | | | | [1..1] | | | | | | | IBAN2007Identifier | |  | |
| 1.1.2 | | | | | | Or} | | | | | | | Other | | <Othr> | | | | | [1..1] | | | | | | | GenericAccount-  Identification1 | |  | |
| 1.1.3 | | | | | |  | | | | | | | Identification | | <Id> | | | | | [1..1] | | | | | | | Max34Text | | If Identification is used, SchemeName is required. | |
| 1.1.4 | | | | | |  | | | | | | | SchemeName | | <SchmeNm> | | | | | [0..1] | | | | | | | Account-  SchemeName1Choice | |  | |
| 1.1.5 | | | | | | {{Or | | | | | | | Code | | <Cd> | | | | | [1..1] | | | | | | | ExternalAccount-  Identification1Code | | **Applicable codes:**  BBAN BBANIdentifier | |
| 1.1.6 | | | | | | Or}} | | | | | | | Proprietary | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | **Applicable codes:**  BGNR Bankgiro Number | |
| 1.1.11 | | | | | |  | | | | | | | Currency | | <Ccy> | | | | | [0..1] | | | | | | | ActiveOrHistoricCurrencyCode | | Required by CGI. | |
| 2.21 | | | | | |  | | | | | | | DebtorAgent | | <DbtrAgt> | | | | | [1..1] | | | | | | | BranchAndFinancial-  InstitutionIdentification4 | |  | |
| 6.1.0 | | | | | |  | | | | | | | FinancialInstitutionIdentification | | <FinInstnId> | | | | | [1..1] | | | | | | | FinancialInstitutionIdentification7 | |  | |
| 6.1.1 | | | | | |  | | | | | | | BIC | | <BIC> | | | | | [0..1] | | | | | | | BICIdentifier | | Bank’s SWIFT address for the account servicing branch must always be present.  SWIFT address for the ordered bank:  NDEADKKK=Denmark  NDEAEE2X=Estonia  NDEAFIHH=Finland  NDEALV2X=Latvia  NDEALT2X=Lithuania  NDEANOKK=Norway  NDEASESS=Sweden  NDEADEFF=Germany  NDEAGB2L=Great Britain  NDEARUMM=Russia  NDEAUS3N=USA | |
| 6.1.8 | | | | | |  | | | | | | | PostalAddress | | <PstlAdr> | | | | | [0..1] | | | | | | | PostalAddress6 | | Required by CGI. | |
| 6.1.17 | | | | | |  | | | | | | | Country | | <Ctry> | | | | | [0..1] | | | | | | | CountryCode | | Required by CGI. | |
| 2.23 | | | | | |  | | | | | | | UltimateDebtor | | <UltmtDbtr> | | | | | [0..1] | | | | | | | PartyIdentification32 | | If UltimateDebtor is used, Name is required (CGI).  UltimateDebtor identifies the party that owes the cash to the Creditor as a result of receipt of goods or services.  Information on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used.  **Note:** Only Name is processed from 2.23 UltimateDebtor. If also  PostalAddress needs to be processed, please use 2.70 UltimateDebtor. | |
| 9.1.0 | | | | | |  | | | | | | | Name | | <Nm> | | | | | [0..1] | | | | | | | Max140Text | | Name is required (CGI).  Only 35 characters will be processed unless otherwise described below. Name on this level will be used for all payments on credit transaction level, unless 2.70 on credit transaction level has been used.    **Canada:** Only 16 characters will be processed.  **Denmark:** Not processed for salary and pension payments and payments via transfer form (except for form type 01 and 73).  **Estonia:** In SEPA credit transfer 70 characters will be processed.  **Finland:** In SEPA credit transfer 70 characters will be processed.  **Latvia:** In SEPA credit transfer 70 characters will be processed.  **Lithuania:** In SEPA credit transfer 70 characters will be processed.  **Norway:** Not processed for salary and pension payments.  **USA:** Only 16 characters will be processed. | |
| 2.24 | | | | | |  | | | | | | | ChargeBearer | | <ChrgBr> | | | | | [0..1] | | | | | | | ChargeBearerType1Code | | **Allowed Codes:**  CRED BorneByCreditor  DEBT BorneByDebtor  SHAR Shared  SLEV FollowingServiceLevel | |
| 2.27 | | | | |  | | | | | | | CreditTransferTransactionInformation | | | <CdtTrfTxInf> | | | | | [1..9999] | | | | | | | CreditTransferTransactionInformation10 | | For all payments from Germany, Russia and UK, and for international and high value payments from Sweden and the US, only 999 occurrences are allowed per PaymentInformation.  For all other payment types a maximum of 9.999 instances of <CreditTransferTransactionInformation> is allowed. | |
| 2.28 | | | | |  | | | | | | | PaymentIdentification | | | <PmtId> | | | | | [1..1] | | | | | | | PaymentIdentification1 | |  | |
| 2.29 | | | | |  | | | | | | | InstructionIdentification | | | <InstrId> | | | | | [0..1] | | | | | | | Max35Text | | Instruction Id – Customer reference number - must be unique. It will be returned in the status reports. If Instruction Id is missing, Bank will use EndToEndId as customer reference. This will be used for duplicate control on transaction level. | |
| 2.30 | | | | |  | | | | | | | EndToEndIdentification | | | <EndToEndId> | | | | | [1..1] | | | | | | | Max35Text | | The End to End Reference must be unique. This will be used for duplicate control on transaction level, if Instruction Id is not present. It will be returned in the status reports and will be forwarded to beneficiary. | |
| 2.31 | | | | |  | | | | | | | PaymentTypeInformation | | | <PmtTpInf> | | | | | [0..1] | | | | | | | PaymentTypeInformation19 | | Payment type must be instructed either on this level or at Payment Information level but not both. | |
| 2.33 | | | | |  | | | | | | | ServiceLevel | | | <SvcLvl> | | | | | [0..1] | | | | | | | ServiceLevel8Choice | | See Payment Types document for more information. Using other codes or code combinations may result in payment rejection . | |
| 2.34 | | | | | {Or | | | | | | | Code | | | <Cd> | | | | | [1..1] | | | | | | | ExternalServiceLevel1Code | | **Great Britain:** URNS for payment type Faster payment. Only on CreditTransferTransactionInformation level.    **Allowed Codes:**  URNS Urgent Payment Net Settlement | |
| 2.35 | | | | | Or} | | | | | | | Proprietary | | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 2.39 | | | | |  | | | | | | | CategoryPurpose | | | <CtgyPurp> | | | | | [0..1] | | | | | | | CategoryPurpose1Choice | |  | |
| 2.40 | | | | | {Or | | | | | | | Code | | | <Cd> | | | | | [1..1] | | | | | | | ExternalCategoryPurpose1Code | | **Allowed Codes:**  CORT Financial Payment  INTC IntraCompanyPayment  SUPP SupplierPayment (Default)  TREA TreasuryPayment | |
| 2.41 | | | | | Or} | | | | | | | Proprietary | | | <Prtry> | | | | | [1..1] | | | | | | | Max35Text | | Not used. | |
| 2.42 | | | | |  | | | | | | | Amount | | <Amt> | | | | | | [1..1] | | | | | | | | AmountType3Choice | All Credit Transfer Transactions within one Payment Information, must have the same currency.  For domestic payments valid values for currency code are:  **Canada:** CAD  **Denmark:** DKK  **Estonia** EUR  **Finland:** EUR  **Great Britain:** GBP  **Germany:** EUR  **Latvia:** EUR  **Lithuania:** EUR  **Norway:** NOK  **Russia:** RUB  **Sweden:** SEK or EUR (see Functional Specifications for Payments for the  allowed domestic payment types in EUR in Sweden), **USA:** USD | |
| 2.43 | | | | | {Or | | | | | | | InstructedAmount | | <InstdAmt  Ccy="AAA"> | | | | | | [1..1] | | | | | | | | ActiveOrHistoricCurrency-  AndAmount | Amount must always be greater than zero for all domestic and international payments. Negative amounts are not allowed for any country or payment type.  NOTE: All Credit Transfer Transactions within one Payment Information, must have the same currency. | |
| 2.51 | | | | |  | | | | | | | ChargeBearer | | <ChrgBr> | | | | | | [0..1] | | | | | | | | ChargeBearerType1Code | Regarding SLEV: Each debtor and creditor pay own cost. Default for SEPA. Bank will also use SLEV when code SHAR is used for payments that qualify to be delivered via SEPA. In general Bank will for all countries/payment types apply the code SHAR/SLEV, if no Charge Bearer code is populated. For Great Britain and Russia however please refer to the country specific information below.    **Great Britain:** For domestic BACS payment and CHAPS payment the only code available is ‘SHAR’. If no code or a code different to ‘SHAR’ is populated, Bank will still apply code ‘SHAR’.  **Russia:** For domestic payments in Roubles the only code available is ‘DEBT’. If no code or a code different to ‘DEBT’ is populated, Bank will still apply code ‘DEBT’ **Allowed Codes:**  CRED Borne by Creditor  DEBT Borne by Debtor  SHAR Shared  SLEV Following Service Level | |
| 2.52 | | | | |  | | | | | | | ChequeInstruction | | <ChqInstr> | | | | | | [0..1] | | | | | | | | Cheque6 |  | |
| 2.53 | | | | |  | | | | | | | ChequeType | | <ChqTp> | | | | | | [0..1] | | | | | | | | ChequeType2Code | **Allowed codes:**  CCHQ Customer Cheque | |
| 2.54 | | | | |  | | | | | | | ChequeNumber | | <ChqNb> | | | | | | [0..1] | | | | | | | | Max35Text | **USA:** Used for cheque serial number.  **Canada:** Used for cheque serial number. | |
| 2.58 | | | |  | | | | | | | DeliveryMethod | | | <DlvryMtd> | | | [0..1] | | | | | ChequeDeliveryMethod1Choice | | | | | | | Only used for USA. | |
| 2.59 | | | | {Or | | | | | | | Code | | | <Cd> | | | [1..1] | | | | | ChequeDelivery1Code | | | | | | | **USA:**  CRCD Courier to Creditor  CRDB Courier to Debtor  MLCD Mail to Creditor  MLDB Mail to Debtor | |
| 2.60 | | | | Or} | | | | | | | Proprietary | | | <Prtry> | | | [1..1] | | | | | Max35Text | | | | | | | Not used. | |
| 2.70 | | | |  | | | | | | | UltimateDebtor | | | <UltmtDbtr> | | | [0..1] | | | | | PartyIdentification32 | | | | | | | UltimateDebtor identifies the party that owes the cash to the Creditor as a result of receipt of goods or services.  Information on this level will take precedence over 2.23 Ultimatedebtor at Payment level.  If UltimateDebtor is used, Name and Country is required (CGI).    **Denmark:** Not processed for Salary payment, Pension payment and Payments via transfer form (except for form type 01 and 73). For other payments types PostalAddress must be structured (i.e. AddressLine may not be used).  **Great Britain:** Only name will be processed for both domestic and international payments.  **Norway:** Not processed for Salary payment and Pension payment.  **Sweden:** Only Name will be processed in International payments. **Sweden BG:** For all payments from bankgiro, Ultimate Debtor will only be processed as free text towards the beneficiary. For Payment to ac-  count the information will only be forwarded if Instruction for Creditor Agent is present.  **Sweden PG:** Ultimate Debtor can be used for payments to PlusGiro and payments to Bankgiro without OCR, and for Payments to money order. If used both postcode and town name are mandatory, as well as Countrycode (Required by CGI). | |
| 9.1.0 | | | |  | | | | | | | Name | | | <Nm> | | | [0..1] | | | | | Max140Text | | | | | | | Name is required (CGI).  Only 35 characters will be processed unless otherwise described below.    **Canada:** Only 16 characters will be processed.  **Denmark:** Not processed for Salary payment, Pension payment, and Payments via transfer form (except for form type A01 and A73).  **Estonia:** In SEPA credit transfer 70 characters will be processed.  **Finland:** In SEPA credit transfer 70 characters will be processed.  **Latvia:** In SEPA credit transfer 70 characters will be processed.  **Lithuania:** In SEPA credit transfer 70 characters will be processed.  **Norway:** Not processed for Salary payment and Pension payment.  **USA:** Only 16 characters will be processed. | |
| 9.1.1 | | | |  | | | | | | | PostalAddress | | | <PstlAdr> | | | [0..1] | | | | | PostalAddress6 | | | | | | |  | |
| 9.1.5 | | | |  | | | | | | | StreetName | | | <StrtNm> | | | [0..1] | | | | | Max70Text | | | | | | | Street Name and Building Number will be concatenated into 35 characters except for Finland. | |
| 9.1.6 | | | |  | | | | | | | BuildingNumber | | | <BldgNb> | | | [0..1] | | | | | Max16Text | | | | | | | Street Name and Building Number will be concatenated into 35 characters except for Finland. | |
| 9.1.7 | | | |  | | | | | | | PostCode | | | <PstCd> | | | [0..1] | | | | | Max16Text | | | | | | |  | |
| 9.1.8 | | | |  | | | | | | | TownName | | | <TwnNm> | | | [0..1] | | | | | Max35Text | | | | | | |  | |
| 9.1.10 | | | |  | | | | | | | Country | | | <Ctry> | | | [0..1] | | | | | CountryCode | | | | | | | If PostalAddress is used country is required (CGI). | |
| 9.1.11 | | | |  | | | | | | | AddressLine | | | <AdrLine> | | | [0..7] | | | | | Max70Text | | | | | | | AddressLine may only be used for international payments and all payments in Baltics. | |
| 2.71 | | | |  | | | | | | | IntermediaryAgent1 | | | <IntrmyAgt1> | | | [0..1] | | | | | BranchAndFinancial-  InstitutionIdentification4 | | | | | | | BIC for IntermediaryAgent1 is only used for international payments and high value payments, when applicable.  **Note:** Not allowed for Finland and Baltics. | |
| 6.1.0 | | | |  | | | | | | | FinancialInstitutionIdentification | | | <FinInstnId> | | | [1..1] | | | | | FinancialInstitutionIdentification7 | | | | | | |  | |
| 6.1.1 | | | |  | | | | | | | BIC | | | <BIC> | | | [0..1] | | | | | BICIdentifier | | | | | | |  | |
| 2.77 | | | |  | | | | | | | CreditorAgent | | | <CdtrAgt> | | | [0..1] | | | | | BranchAndFinancial-  InstitutionIdentification4 | | | | | | | BIC is required for international payments if it exists. BIC or Member Identification mandatory for domestic payments from Germany, Great Britain and Russia.  **Note** that when IBAN is used, Clearing System Identification may not be used.  **Baltics:** BIC is not required for SEPA payments.  **Finland:** BIC is not required for SEPA payments.  **Germany:** If IBAN used, BIC is required. If BBAN used then Clearing System Identification is required.  **Great Britain:** If IBAN used, eithter BIC or Clearing System Identification is required. If BBAN used then Clearing System Identification is required. **Russia:** BIC may not be used for domestic payments. Clearing System Identification required for all domestic payments. | |
| 6.1.0 | | | |  | | | | | | | FinancialInstitutionIdentification | | | <FinInstnId> | | | [1..1] | | | | | FinancialInstitutionIdentification7 | | | | | | |  | |
| 6.1.1 | | |  | | | | | | | BIC | | | | <BIC> | | | | [0..1] | | | | BICIdentifier | | | | | | | For SEPA payments BIC is not mandatory, for all other payments BIC address is mandatory.    **Canada:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **Germany:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **Great Britain:** BIC or ClearingSystemMemberId is required for domestic and International payments. For domestic payments, if BIC is used and ClearingSystemMemberId is not present, CreditorAccount IBAN must be used.  **International:** BIC or ClearingSystemMemberId is required for all countries.  **Russia:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **USA:** BIC or ClearingSystemMemberId is required for domestic and International payments. | |
| 6.1.2 | | |  | | | | | | | ClearingSystemMemberIdentification | | | | <ClrSysMmbId> | | | | [0..1] | | | | ClearingSystemMember-  Identification2 | | | | | | | **Canada:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **Denmark:** Only used for Intl. payments to Australia, Canada, India, New Zealand South Africa and USA. Only valid Codes and MemberIdenfication will be forwarded.  **Germany:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **Great Britain:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **International:** BIC or ClearingSystemMemberId is required for all countries.  **Russia:** BIC or ClearingSystemMemberId is required for domestic and International payments.  **USA:** BIC or ClearingSystemMemberId is required for domestic and International payments. | |
| 6.1.3 | | |  | | | | | | | ClearingSystemIdentification | | | | <ClrSysId> | | | | [0..1] | | | | ClearingSystem-  Identification2Choice | | | | | | |  | |
| 6.1.4 | | | {Or | | | | | | | Code | | | | <Cd> | | | | [1..1] | | | | ExternalClearingSystemIdentification1Code | | | | | | | **Allowed Codes:**  ATBLZ Austrian Bankleitzahl  AUBSB Australian Bank State Branch Code (BSB)  CACPA Canadian Payments Association Payment Routing Number  CHBCC Swiss Clearing Code (BC Code)  CHSIC Swiss Clearing Code (SIC Code)  DEBLZ German Bankleitzahl  ESNCC Spanish Domestic Interbanking Code  GBDSC UK Domestic Sort Code  GRBIC Helenic Bank Idenfication Code  HKNCC Hong Kong Bank Code  IENCC Irish National Clearing Code  INFSC Indian Financial System Code  ITNCC Italian Domestic Identification Code  NZNCC New Zealand National Clearing Code  PLKNR Polish National Clearing Code  PTNCC Portuguese National Clearing Code  RUCBC Russian Central Bank Identification Code  SESBA Sweden  USABA United States Routing Number (Fedwire, NACHA)  USPID CHIPS Participant Identifier  ZANCC South African National Clearing Code | |
| 6.1.5 | | | Or} | | | | | | | Proprietary | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | Not used. | |
| 6.1.6 | | |  | | | | | | | MemberIdentification | | | | <MmbId> | | | | [1..1] | | | | Max35Text | | | | | | |  | |
| 6.1.7 | | |  | | | | | | | Name | | | | <Nm> | | | | [0..1] | | | | Max140Text | | | | | | | **Finland:** If name and place of bank is used, country code is mandatory. **Russia:** If name and place of bank is used, country code is mandatory. | |
| 6.1.8 | | |  | | | | | | | PostalAddress | | | | <PstlAdr> | | | | [0..1] | | | | PostalAddress6 | | | | | | | Required by CGI. | |
| 6.1.17 | | |  | | | | | | | Country | | | | <Ctry> | | | | [0..1] | | | | CountryCode | | | | | | | Required by CGI. | |
| 2.79 | | |  | | | | | | | Creditor | | | | <Cdtr> | | [0..1] | | | | PartyIdentification32 | | | | | | | | | Creditor is required (CGI)  Creditor identifies the credit account owner.  If the party that is the ultimate beneficiary of the cash transfer differs from Creditor, the ultimate beneficiary must be stated in 2.81 UltimateCreditor. Creditor name is always forwarded as credit account holder, in addition, if only creditor is used, creditor information will be forwarded as ultimate creditor information. If both Creditor and Ultimate Creditor (2.81) are used, then Ultimate Creditor will take precedence and only the name will be processed for the Creditor. For payment to money order (or cheque) or when advice is to be sent by mail to the Creditor, the address of the Creditor must be stated in addition to Creditor’s name.  Creditor Name and Address is required for Payment to money order and Cheque payment.    **Denmark:** Creditor will only be processed for payments to account and payments to cheque and structured address can be used. **Norway:** Both Creditor and Ultimate Creditor can be used for International payment.  **Sweden BG:** For Payment to account Creditor information will only be forwarded if Instruction for Creditor Agent is present. When Instruction for Creditor Agent is used for payment to money order or for payment to account with Instruction for Creditor Agent, then name, town name and post code, within Sweden, are all mandatory.  **Sweden PG:** Name and address is only be used for Payment to money order. | |
| 9.1.0 | | |  | | | | | | | Name | | | | <Nm> | | [0..1] | | | | Max140Text | | | | | | | | | Name is required (CGI).  Only 35 characters will be processed unless otherwise described below.    **Estonia:** In SEPA credit transfer 70 characters will be processed.  **Finland:** In SEPA credit transfer 70 characters will be processed.  **Latvia:** In SEPA credit transfer 70 characters will be processed.  **Lithuania:** In SEPA credit transfer 70 characters will be processed. | |
| 9.1.1 | | |  | | | | | | | PostalAddress | | | | <PstlAdr> | | [0..1] | | | | PostalAddress6 | | | | | | | | | Required by CGI. | |
| 9.1.5 | | |  | | | | | | | StreetName | | | | <StrtNm> | | [0..1] | | | | Max70Text | | | | | | | | | Required for domestic payments in Baltics, Canada, Denmark, Finland, Norway, Sweden and USA.  For domestic payments in Germany, Great Britain, Russia, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.    Street Name and Building Number will be concatenated into 35 characters except for Baltics and Finland. | |
| 9.1.6 | | |  | | | | | | | BuildingNumber | | | | <BldgNb> | | [0..1] | | | | Max16Text | | | | | | | | | Required for domestic payments in Baltics, Canada, Denmark, Finland, Norway, Sweden and USA.  For domestic payments in Germany, Great Britain, Russia, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used.    Street Name and Building Number will be concatenated into 35 characters except for Baltics and Finland. | |
| 9.1.7 | | |  | | | | | | | PostCode | | | | <PstCd> | | [0..1] | | | | Max16Text | | | | | | | | | Required for domestic payments in Baltics, Canada, Denmark, Finland, Norway, Sweden and USA.    For domestic payments in Germany, Great Britain, Russia, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used. | |
| 9.1.8 | | |  | | | | | | | TownName | | | | <TwnNm> | | [0..1] | | | | Max35Text | | | | | | | | | Required for domestic payments in Baltics, Canada, Denmark, Finland, Norway, Sweden and USA.    For domestic payments in Germany, Great Britain, Russia, and for International payments (from all countries), either Structured PostalAddress or AddressLines can be used. | |
| 9.1.9 | | |  | | | | | | | CountrySubDivision | | | | <CtrySubDvsn> | | [0..1] | | | | Max35Text | | | | | | | | | **Canada:** Mandatory for domestic Cheque payment. **USA:** Mandatory for domestic Cheque payment. | |
| 9.1.10 | | |  | | | | | | | Country | | | | <Ctry> | | [0..1] | | | | CountryCode | | | | | | | | | Required by CGI. | |
| 9.1.11 | | |  | | | | | | | AddressLine | | | | <AdrLine> | | [0..7] | | | | Max70Text | | | | | | | | | Unstructured address information can only be used for SEPA credit transfers and international payments (from all countries), and for domestic payments in Germany, Great Britain and Russia. Only 2 occurrences may be used.  NOTE: Except for SEPA credit transfers and International payments from Baltics and Finland, this will be processed as 3 \* 35 characters.    **Baltics and Finland:** For SEPA credit transfers two AddressLines will be forwarded in full. For International payment max 70 characters will be forwarded in 2 \* 35 lines. Information is combined from two AddressLines by removing extra blanks. | |
| 9.1.12 | | |  | | | | | | | Identification | | | | <Id> | | [0..1] | | | | Party6Choice | | | | | | | | |  | |
| 9.1.13 | | | {Or | | | | | | | OrganisationIdentification | | | | <OrgId> | | [1..1] | | | | OrganisationIdentification4 | | | | | | | | |  | |
| 9.1.15 | | |  | | | | | | | Other | | | | <Othr> | | [0..n] | | | | GenericOrganisationIdentification1 | | | | | | | | |  | |
| 9.1.16 | |  | | | | | | | Identification | | | | | <Id> | | | | [1..1] | | | Max35Text | | | | | | | | | If Identification is used, SchemeName is required.  Code CUST can be used for domestic payments in Denmark, the Baltics and Russia. TXID can only be used in Denmark, Russia, and Lithuania. **Baltic:** Max 15 characters may be used for beneficiary's legal ID with code CUST.  **Denmark:** Used for ”Easy Account” (NemKonto) payment. Central Business Register Number (CVR no.) reported with code TXID. Format: 8 digits. For Standard credit transfer and Same-day credit transfer, ordering customer identification with beneficiary may be used with code CUST. If RF Creditor reference is used, the ordering customer identification (CUST) will not be processed.  **Lithuania:**  Max. 28 characters may be used with code TXID. Used for reporting of Tax code, or other ID agreed by Creditor and Debtor. **Russia:** INN Tax Payer Identification identifying the creditor (INN+10 digits) with code CUST. For the tax id KPP number should be stated (KPP+9 digits) with code TXID. |
| 9.1.17 | |  | | | | | | | SchemeName | | | | | <SchmeNm> | | | | [0..1] | | | OrganisationIdentification-  SchemeName1Choice | | | | | | | | |  |
| 9.1.18 | | {{Or | | | | | | | Code | | | | | <Cd> | | | | [1..1] | | | ExternalOrganisationIdentification1Code | | | | | | | | | **Allowed Codes:**  CUST CustomerNumber  TXID TaxIdentificationNumber |
| 9.1.19 | | Or}} | | | | | | | Proprietary | | | | | <Prtry> | | | | [1..1] | | | Max35Text | | | | | | | | | Not used. |
| 9.1.21 | | Or} | | | | | | | PrivateIdentification | | | | | <PrvtId> | | | | [1..1] | | | PersonIdentification5 | | | | | | | | |  |
| 9.1.27 | |  | | | | | | | Other | | | | | <Othr> | | | | [0..n] | | | GenericPersonIdentification1 | | | | | | | | |  |
| 9.1.28 | |  | | | | | | | Identification | | | | | <Id> | | | | [1..1] | | | Max35Text | | | | | | | | | If Identification is used, SchemeName is required.  **Denmark:** Used for Easy Account” (NemKonto) payment. Social Security Number (CPR no.) reported with code SOSE. Format: 10 digits.  **Finland:** For Salary paymant and Pension payment, and for Payment to money order, beneficiary's personal identification can be given with code SOSE.  **Russia:** INN number reported with code SOSE. Format: INN+12 digits. |
| 9.1.29 | |  | | | | | | | SchemeName | | | | | <SchmeNm> | | | | [0..1] | | | PersonIdentification-  SchemeName1Choice | | | | | | | | |  |
| 9.1.30 | | {{Or | | | | | | | Code | | | | | <Cd> | | | | [1..1] | | | ExternalPerson-  Identification1Code | | | | | | | | | **Allowed Codes:**  SOSE SocialSecurityNumber |
| 9.1.31 | | Or}} | | | | | | | Proprietary | | | | | <Prtry> | | | | [1..1] | | | Max35Text | | | | | | | | | Not used. |
| 2.80 | |  | | | | | | | CreditorAccount | | | | | <CdtrAcct> | | | | [0..1] | | | CashAccount16 | | | | | | | | | See Account document for information on local account structures. |
| 1.1.0 | |  | | | | | | | Identification | | | | | <Id> | | | | [1..1] | | | AccountIdentification4Choice | | | | | | | | |  |
| 1.1.1 | | {Or | | | | | | | IBAN | | | | | <IBAN> | | | | [1..1] | | | IBAN2007Identifier | | | | | | | | | All SEPA payments must have an IBAN number. IBAN is the preferred option for international payments to every country where IBAN is used. |
| 1.1.2 | | Or} | | | | | | | Other | | | | | <Othr> | | | | [1..1] | | | GenericAccount-  Identification1 | | | | | | | | | For beneficiary account information, please see separate document “Bank Account structure”. |
| 1.1.3 | |  | | | | | | | Identification | | | | | <Id> | | | | [1..1] | | | | Max34Text | | | | | | | | If Identification is used, SchemeName is required with the exception of usage of "NOTPROVIDED" in DK. **Denmark:** For Easy Account” (NemKonto) payment: Must always be 'NOTPROVIDED' and 1.1.4 SchmeName must not be used. |
| 1.1.4 | |  | | | | | | | SchemeName | | | | | <SchmeNm> | | | | [0..1] | | | | Account-  SchemeName1Choice | | | | | | | |  |
| 1.1.5 | | {{Or | | | | | | | Code | | | | | <Cd> | | | | [1..1] | | | | ExternalAccount-  Identification1Code | | | | | | | | **Allowed Codes:**  BBAN BBANIdentifier |
| 1.1.6 | | Or}} | | | | | | | Proprietary | | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | | **Allowed Codes:**  BGNR Bankgiro Number (Sweden)  OCR Creditor Number (Denmark) |
| 1.1.8 | |  | | | | | | | Type | | | | | <Tp> | | | | [0..1] | | | | CashAccountType2 | | | | | | | | Only used for Canada and USA for account type.  **Canada:** Account type must be stated. Default value CACC.  **USA:** Account type must be stated. Default value CACC. |
| 1.1.9 | | {Or | | | | | | | Code | | | | | <Cd> | | | | [1..1] | | | | CashAccountType4Code | | | | | | | | **Allowed Codes:**  CACC Current  SVGS Savings |
| 1.1.10 | | Or} | | | | | | | Proprietary | | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | | Not used. |
| 2.81 | |  | | | | | | | UltimateCreditor | | | | | <UltmtCdtr> | | | | [0..1] | | | | PartyIdentification32 | | | | | | | | If Ultimate Creditor is used, Name and Country is required (CGI). If Ultimate Creditor is used it will take precedence over information in Creditor (2.79). For usage see Creditor. |
| 9.1.0 | |  | | | | | | | Name | | | | | <Nm> | | | | [0..1] | | | | Max140Text | | | | | | | | Name is required (CGI).  Only 35 characters will be processed unless otherwise described below.    **Estonia:** In SEPA credit transfer 70 characters will be processed.  **Finland:** In SEPA credit transfer 70 characters will be processed.  **Latvia:** In SEPA credit transfer 70 characters will be processed.  **Lithuania:** In SEPA credit transfer 70 characters will be processed. |
| 9.1.1 | |  | | | | | | | PostalAddress | | | | | <PstlAdr> | | | | [0..1] | | | | PostalAddress6 | | | | | | | | PostalAddress is required (CGI) |
| 9.1.5 | |  | | | | | | | StreetName | | | | | <StrtNm> | | | | [0..1] | | | | Max70Text | | | | | | | | Street Name and Building Number will be concatenated into 35 characters except for Finland. |
| 9.1.6 | |  | | | | | | | BuildingNumber | | | | | <BldgNb> | | | | [0..1] | | | | Max16Text | | | | | | | | Street Name and Building Number will be concatenated into 35 characters except for Finland. |
| 9.1.7 | |  | | | | | | | PostCode | | | | | <PstCd> | | | | [0..1] | | | | Max16Text | | | | | | | |  |
| 9.1.8 | |  | | | | | | | TownName | | | | | <TwnNm> | | | | [0..1] | | | | Max35Text | | | | | | | |  |
| 9.1.9 | |  | | | | | | | CountrySubDivision | | | | | <CtrySubDvsn> | | | | [0..1] | | | | Max35Text | | | | | | | | Will only be processed for Finland. |
| 9.1.10 | |  | | | | | | | Country | | | | | <Ctry> | | | | [0..1] | | | | CountryCode | | | | | | | | Country is required (CGI). |
| 9.1.11 | |  | | | | | | | AddressLine | | | | | <AdrLine> | | | | [0..7] | | | | Max70Text | | | | | | | | Unstructured address information can only be used for international payments. |
| 9.1.12 | |  | | | | | | | Identification | | | | | <Id> | | | | [0..1] | | | | Party6Choice | | | | | | | |  |
| 9.1.13 | | {Or | | | | | | | OrganisationIdentification | | | | | <OrgId> | | | | [1..1] | | | | OrganisationIdentification4 | | | | | | | |  |
| 9.1.15 | |  | | | | | | | Other | | | | | <Othr> | | | | [0..n] | | | | GenericOrganisationIdentification1 | | | | | | | |  |
| 9.1.16 | |  | | | | | | | Identification | | | | | <Id> | | | | [1..1] | | | | Max35Text | | | | | | | | If Identification is used, SchemeName is required. |
| 9.1.17 |  | | | | | | | SchemeName | | | | | | | <SchmeNm> | | | | [0..1] | | | | OrganisationIdentification-  SchemeName1Choice | | | | | | |  |
| 9.1.18 | {{Or | | | | | | | Code | | | | | | | <Cd> | | | | [1..1] | | | | ExternalOrganisationIdentification1Code | | | | | | | **Allowed Codes:**  CUST CustomerNumber  TXID TaxIdentificationNumber |
| 9.1.19 | Or}} | | | | | | | Proprietary | | | | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | Not used. |
| 9.1.21 | Or} | | | | | | | PrivateIdentification | | | | | | | <PrvtId> | | | | [1..1] | | | | PersonIdentification5 | | | | | | |  |
| 9.1.27 |  | | | | | | | Other | | | | | | | <Othr> | | | | [0..n] | | | | GenericPersonIdentification1 | | | | | | |  |
| 9.1.28 |  | | | | | | | Identification | | | | | | | <Id> | | | | [1..1] | | | | Max35Text | | | | | | | If Identification is used, SchemeName is required. |
| 9.1.29 |  | | | | | | | SchemeName | | | | | | | <SchmeNm> | | | | [0..1] | | | | PersonIdentification-  SchemeName1Choice | | | | | | |  |
| 9.1.30 | {{Or | | | | | | | Code | | | | | | | <Cd> | | | | [1..1] | | | | ExternalPerson-  Identification1Code | | | | | | | **Allowed Codes:**  SOSE SocialSecurityNumber |
| 9.1.31 | Or}} | | | | | | | Proprietary | | | | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | Not used. |
| 2.82 |  | | | | | | | InstructionForCreditorAgent | | | | | | | <InstrForCdtrAgt> | | | | [0..n] | | | | InstructionForCreditorAgent1 | | | | | | | When Instruction for Creditor Agent is used, beneficiary’s bank will advise the beneficiary, depending on agreement between beneficiary and beneficiary’s bank. Can only be used for Sweden Bankgiro.  **Sweden BG:** Instruction for Creditor agent is only used with payment type Payment to account. For Payment to account the document number will only be forwarded to beneficiary when Instruction for Creditor Agent is present, otherwise only Reference quoted on statement will be forwarded to the beneficiary’s account statement. |
| 2.83 |  | | | | | | | Code | | | | | | | <Cd> | | | | [0..1] | | | | Instruction3Code | | | | | | | **Allowed Codes:**  TELB Telecom |
| 2.86 |  | | | | | | | Purpose | | | | | | | <Purp> | | | | [0..1] | | | | Purpose2Choice | | | | | | |  |
| 2.88 | Or} | | | | | | | Proprietary | | | | | | | <Prtry> | | | | [1..1] | | | | Max35Text | | | | | | | Reference quoted on statement. This reference will be presented on Creditor’s account statement. It may only be used for domestic payments.  Only used by Norway, Denmark and Sweden.  **Denmark:** Only to be used for Standard credit transfer and Same-day credit transfer when no advice is to be sent. The reference may not be more than 20 characters long.  If RF Creditor reference (SCOR) is used, Purpose will not be forwarded. **Norway:** Only to be used for Payment to account when no advice is to be sent. The reference may not be more than 20 characters long. **Sweden BG:** Only to be used for Payments to account and Salary payment. The reference may not be more than 12 characters long. **Sweden PG:** Only to be used for Payments to account and Salary payment. The reference may not be more than 12 characters long. |
| 2.89 |  | | | | | | | RegulatoryReporting | | | | | | | <RgltryRptg> | | | | [0..10] | RegulatoryReporting3 | | | | | | | | | Regulatory Reporting is required for certain payments from Latvia, Norway, and Sweden. For detailed information, please contact local Authorities or local branch.  **Estonia:** Not required from February 1st 2014.  **Latvia:** Required for all payments where resident is paying to nonresident and the payment amount is above 10.000 EUR.  **Lithuania:** Regulatory reporting not used.  **Norway:** Required for international payments above 100.000 NOK.  **Sweden:** Required for international payments above 150.000 SEK. | |
| 11.1.4 |  | | | | | | | Details | | | | | | | <Dtls> | | | | [0..n] | StructuredRegulatoryReporting3 | | | | | | | | |  | |
| 11.1.7 |  | | | | | | | Country | | | | | | | <Ctry> | | | | [0..1] | CountryCode | | | | | | | | |  | |
| 11.1.8 |  | | | | | | | Code | | | | | | | <Cd> | | | | [0..1] | Max10Text | | | | | | | | | Central bank reporting code. | |
| 11.1.10 |  | | | | | | | Information | | | | | | | <Inf> | | | | [0..n] | Max35Text | | | | | | | | | **Norway:** For Norway text is mandatory. | |
| 2.98 |  | | | | | | | RemittanceInformation | | | | | | | <RmtInf> | | | | [0..1] | RemittanceInformation5 | | | | | | | | | Structured presentation of the information can be used for domestic payments, but not for Salary payment and Pension payment, except for Finland. From Finland it can also be used for International payments. Unstructured Remittance Information will not be processed if Structured Remittance Information exists, with the exception of Finland and Baltic, and Danish payment type Payment via transfer form, form type 75. **Denmark:** Both 2.99 Unstructured and 2.126 Reference can be used for Payment via transfer form, form type 75.  **Estonia:** Both Unstructured and Structured RemittanceInformation can be used.  **Finland:** Both Unstructured and Structured RemittanceInformation can be used.  **Latvia:** Both Unstructured and Structured RemittanceInformation can be used.  **Lithuania:** Both Unstructured and Structured RemittanceInformation can be used.  **Sweden PG:** Neither structured nor unstructured remittance information can be used for Salary payment and Pension payment. | |
| 2.99 |  | | | | | | | Unstructured | | | | | | | <Ustrd> | | | | [0..n] | Max140Text | | | | | | | | | **Baltic:** Only one occurrence of Unstructured Remittance Information can be used.  **Canada:** Unstructured Remittance Information is not allowed for ACH payment.  For Domestic Wire payment maximum one occurrence (4 \* 35 characters) will be processed.  For Domestic Cheque payment a maximum of 1999 occurences will be processed. <Ustrd> cannot be combined with use of <Strd>. If both <Ustrd> and <Strd> is used, <Strd> will take precedence. | |
|  |  | | | | | | |  | | | | | | |  | | | |  | | | | | |  | | | | | **2.99 Unstructured - Continued**    **USA:** For Domestic ACH payment only 70 characters will be processed. For Domestic Wire payment maximum one occurrence (4 \* 35 characters) will be processed.  For Domestic Cheque payment a maximum of 1999 occurences will be processed. <Ustrd> cannot be combined with use of <Strd>. If both <Ustrd> and <Strd> is used, <Strd> will take precedence.      **International:** Only one occurrence (140 characters) of Unstructured Remittance Information can be used. For SEPA payments from Finland to accounts outside of Finland and if more than one occurrence of <Strd> is used, than one occurence of <Ustrd> must be included as well. This is needed to secure that the remittance information reaches the beneficiary. Not all receiving banks outside of Finland can receive the remittance information in a structured way. For international payments from Russia – only 130 characters may be used.  For non-SEPA cross border payments maximum 105 characters can be used since the end-to-end reference is forwarded in the first line of the free text field. If Name of UltimateDebtor is used the free text will be decreased to 70 characters. |
| 2.100 |  | | | | | | | Structured | | | | | | | <Strd> | | | | [0..n] | | | | | | StructuredRemittanceInformation7 | | | | | Note: In general, each instance of codes CINV and CREN must be reported in it's own instance of <Strd>, except for Domestic cheque in USA and Canada. Cheque payment in US and CA allows reporting of multiple codes CINV and CREN within one single instance of <Strd>.    This element can not be used for domestic payments in Germany, Great Britain and Russia.  **Canada:** With High Value payment, Wire, it is possible to use remittance information.  For Cheque payment each instance of <Strd> must only include one instance of CINV or CREN including optional ReferredDocumentAmount and RelatedDate. For each instance of CINV or CREN, additional information about VoucherNumber (VCHR) and/or PurchaseOrderNumber (POUR) can be used.  **Denmark:** Only one occurrence of Structured Remittance Information can be used and only for Standard credit transfer, Same-day credit trans-  fer and Payments via transfer form.  **Estonia:** Only one occurrence of Structured Remittance Information may be used. |
|  |  | | | | | | |  | | | | | | |  | | | |  | | | | |  | | | | | | **2.100 Sructured - Continued**    **Finland:** For Payment to account (SEPA payments) maximum 9 occurrences of maximum 280 characters each (including tags and other XML characters) are allowed (e.g. AOS2 exception). For Salary payment, Pen-  sion payment and Payment to Money order only one occurrence of maximum 140 characters (including tags and other XML characters) is allowed. For SEPA payments outside Finland and if more than one occurrence of <Strd> is used then one <Ustrd> of maximum 140 characters must be used in order to secure that remittance information will be forwarded to beneficiary. For international non SEPA payments structured Remittance Information cannot be used.  **Latvia:** Only one occurrence of Structured Remittance Information may be used.  **Lithuania:** Only one occurrence of Structured Remittance Information may be used.  **USA:** For ACH payment only one occurrence of <Strd> may be used. For Cheque payment each instance of <Strd> must only include one instance of CINV or CREN including optional ReferredDocumentAmount and RelatedDate. For each instance of CINV or CREN, additional information about VoucherNumber (VCHR) and/or PurchaseOrderNumber (POUR) can be used.    **International:** For international payments only one occurrence of structured Remittance Information may occur for all countries, except for SEPA payments from Finland. For SEPA payments from Finland up to 9 occurrences can be used (see Finland). For recipients outside Finland, one occurrence of Ustrd of maximum 140 characters must be added. Note: May not be used for Russia. |
| 2.101 |  | | | | | | | ReferredDocumentInformation | | | | | | | <RfrdDocInf> | | | | [0..n] | | | | | ReferredDocumentInformation3 | | | | | | May only be used for Estonia, Finland, Latvia, Lithuania, Norway, Sweden and for US domestic cheques in US and Canada.  May only be used once per instance of <Strd> except for Cheque payment in US and Canada. |
| 2.102 |  | | | | | | | Type | | | | | | | <Tp> | | | | [0..1] | | | | | ReferredDocumentType2 | | | | | |  |
| 2.103 |  | | | | | | | CodeOrProprietary | | | | | | | <CdOrPrtry> | | | | [1..1] | | | | | ReferredDocumentType1Choice | | | | | |  |
| 2.104 | {Or | | | | | | | Code | | | | | | | <Cd> | | | | [1..1] | | | | | DocumentType5Code | | | | | | **Allowed Codes:**  CINV CommercialInvoice CREN CreditNote  VCHR VoucherNumber |
| 2.107 |  | | | | | | | Number | | | | | | | <Nb> | | | | [0..1] | | | | | Max35Text | | | | | | Used for non-structured references, invoice or credit note numbers and US cheque voucher numbers.    Note: Structured references must be used under tag 2.126.  If structured remittance information contains both invoice number and "SCOR" Creditor Reference under tag 2.126, the Creditor reference only will be processed.    **Sweden BG:** Invoice and creditnote is maximum 25 characters.  **Sweden PG:** Invoice and creditnote is maximum 35 characters.  For Payment to PlusGirot with structured remittanceinformation, and for Payment to Bankgirot with structured remittanceinformation, max. 300 occurrences will be forwarded.    For Payment to Bankgirot with structured remittanceinformation please note, that if more than 15 occurrences, it will activate a web solution, where the beneficiary has to find the Remittance information online at www.bank.com.    For Payment to Bankgirot with structured remittanceinformation, and if Ultimate Debtor is used, then only 299 occurrences of the segment group will be forwarded. Also if Ultimate Debtor is used, and if more than 14 occurrences, it will activate the web solution.    Note: Min. two occurrences must be used. If only one Invoice or Creditnote is reported, the number must be reported in 2.99 <Ustrd>.    **USA:** Used for CINV, CREN and VCHR. Only one instance of VCHR is allowed per CINV or CREN. |
| 2.108 |  | | | | | | | RelatedDate | | | | | | | <RltdDt> | | | | [0..1] | | | | | ISODate | | | | | | **Norway:** Can be used.  **USA:** Used in connection with CINV or CREN. |
| 2.109 |  | | | | | | | ReferredDocumentAmount | | | | | | | <RfrdDocAmt> | | | | [0..1] | | | | | RemittanceAmount1 | | | | | | Amount is mandatory if more than one structured information is used.  Total amount for all Structured Remittance Information within one Credit Transfer Transaction may not result in a zero amount or negative amount on Credit Transfer Transaction level, with the exception of Sweden both Bankgiro and Plusgiro payments, where the Credit Transfer Transaction level may contain zero amount. |
| 2.112 |  | | | | | | | CreditNoteAmount | | | | | | | <CdtNoteAmt  Ccy="AAA"> | | | | [0..1] | | | | | ActiveOrHistoricCurrency-  AndAmount | | | | | | Used in combination with code CREN. |
| 2.119 |  | | | | | | | RemittedAmount | | | | | | | <RmtdAmt  Ccy="AAA"> | | | | [0..1] | | | | | ActiveOrHistoricCurrency-  AndAmount | | | | | | Used in combination with code CINV and SCOR reference. |
| 2.120 |  | | | | | | | CreditorReferenceInformation | | | | | | | <CdtrRefInf> | | | | [0..1] | | | | | CreditorReferenceInformation2 | | | | | |  |
| 2.121 |  | | | | | | | Type | | | | | | | <Tp> | | | | [0..1] | | | | | CreditorReferenceType2 | | | | | |  |
| 2.122 |  | | | | | | | CodeOrProprietary | | | | | | | <CdOrPrtry> | | | | [1..1] | | | | | CreditorReferenceType1Choice | | | | | |  |
| 2.123 | {Or | | | | | | | Code | | | | | | | <Cd> | | | | [1..1] | | | | | DocumentType3Code | | | | | | **Allowed Codes:**  SCOR StructuredCommunicationReference  PUOR PurchaseOrder |
| 2.124 | Or} | | | | | | | Proprietary | | | | | | | <Prtry> | | | | [1..1] | | | | | Max35Text | | | | | | Not used. |
| 2.125 |  | | | | | | | Issuer | | | | | | | <Issr> | | | | [0..1] | | | | | Max35Text | | | | | | **Allowed Codes:**  ISO International Standardisation Organisation |
| 2.126 |  | | | | | | | Reference | | | | | | | <Ref> | | | | [0..1] | | | | | Max35Text | | | | | | Structured reference information as provided by beneficiary to be used.  **Denmark:** For Payment via transfer form the form type ( 04, 15, 71 or 75) must be given in position 1-2, followed by "/" (Slash) and the reference. Example: <Ref>75/1234567890123456</Ref> The reference must be 16 characters for form type 04, 15 and 75, and 15 characters for form type 71. Form type 75 may be used together with <Ustrd>. For form type 01 and 73 only the form type must be stated (Example: <Ref>73</Ref> and further beneficiary information stated in <Ustrd>.  For Payment types Standard credit transfer and Same-day credit transfer applies following rule: Creditor Reference can contain maximum 25 characters. Only one Creditor Reference can be provided.  If Creditor Reference is provided, then  2.79 Creditor, 9.1.16 Id (Ordering customer identification) code CUST,  2.86 Purpose, and  2.99 Unstructured RemittanceInformation will not be forwarded.  **Estonia:** Creditor Reference is maximum 20 characters. Only one structured reference can be provided.  **Finland:** Creditor Reference is maximum 20 characters. If ISO RF Creditor reference is used, a maximum of 24 characters are allowed.  **Latvia:** Creditor Reference is not supported.  **Lithuania:** Creditor Reference is not supported.  **Norway:** Creditor Reference is maximum 25 characters. Numeric values and hyphen (-) can be used.  **Sweden BG:** Creditor Reference is maximum 25 characters.  **Sweden PG:** Creditor Reference is maximum 25 characters. For Payment to PlusGirot (OCR) and for Payment to Bankgirot (OCR), max. 1 occur-  rence can be used per CreditTransfer.  **USA:** Creditor Reference is maximum 35 characters. For Cheque payment Purchase order number (PUOR) can be used with a max. of 12 characters.  **International:** Creditor Reference is maximum 16 characters. |
| 2.105 | Or} | | | | | | | Proprietary | | | | | | | <Prtry> | | | | [1..1] | | | | | Max35Text | | | | | | Not used. |
|  |  | | | | | | |  | | | | | | |  | | | |  | | | | | | |  | | | **2.99 Unstructured - Continued**    **Denmark:** Maximum of 10 occurrences of 140 characters. Note: Each string of 140 characters will be divided into 4 lines of 35 characters in the Danish clearing, and in credit advice to Creditor.  If RF Creditor reference (SCOR) is used, Unstructured will not be forwarded.  **Finland:** Only one occurrence of Unstructured Remittance Information can be used. For SEPA payments, if more than one occurrence of <Strd> is used, then one occurrence of <Ustrd> must be included as well. This is needed to secure that the remittance information reaches the beneficiary. Not all receiving banks outside Finland can receive the remittance information in a structured way. For non-SEPA cross border payments 70 - 105 characters of Unstructured Remittance Information is forwarded. End-to-End Identificaton (35) and Ultimate Creditor name (30) are forwarded in narrative text as well.  **Germany:** Maximum one occurrence of text (4 \* 35 characters) may be used.  **Great Britain:** Maximum one occurrence of text (4 \* 35 characters) may be used, except for BACS payment, where only 18 characters may be used.  **Norway:** Maximum of 350 (5\*70) characters may be used, this information will be advised to Beneficiary.  **Russia:** Maximum of 200 characters may be used. Please note that Russia has strict requirements for the content of the payment details **Sweden BG:** For payment type Payment to Bankgiro with structured remittanceinformation and Payment to money order only 50 characters  may be used in each occurrence and max. 75 occurrences may be used. Characters after that will be cut. When converting this text, each text line will be mapped to one of the 50 characters long text fields in BGC’s format.  For Payment to Bankgiro with unstructured remittanceinformation and  Payment to money order this information will always be forwarded to Beneficiary. For Payment to account this information will only be advised if Instruction-For-Creditor-Agent is present. Note: Cannot be used for Salary payment.  **Sweden PG:** For Payment to account only 12 characters of the first line will be processed. For Payment to PlusGiro with unstructured remittance  information, Payment to bankgiro with unstructured remittance information and Payment to money order a maximum of 350 characters can  be used. | |