Corporate eGateway
Message Implementation Guideline

pain.001.001.03

CustomerCreditTransferInitiationV03

MIG version: 2.1
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1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also re-ferred to as "Nordea").

The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea.

The terms and definitions used in this document are defined in a separate document, "Glossary for Corpo-rate eGateway", which can be found on the Nordea Group's homepage: www.nordea.com/eGateway.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.001.001.03 Customer Credit Transfer Initiation and Common Global Implementation (CGI) Credit Transfer Initiation recommendations.

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

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

For more information about Payment types, please read the document "Payment Types Nordea.doc" Additional information about account number structure, and usage, can be found in the document "Ac-counts in Nordea.doc" Both documents can be found at Nordea eGateway web page.

Further information about ISO 20022 definitions in pain.001.001.03 can be found in document "Payments - Maintenance_2009 - Message Definition Report.pdf" at www.nordea.com.

Link: Payments_Maintenance_2009.pdf

2. Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor.

3. Document references

This chapter contains references to documents relevant for this MIG:

1. ISO 20022, Payments – Maintenance 2009,
    Approved by the Payments SEG on 30 March 2009,
    Message Definition Report, Edition September 2009,
    pain.001.001.03, CustomerCreditTransferInitiationV03

4. Guideline

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea 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 Nordea 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 Nordea.
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Required by Nordea. CUST is the agreement Identification that is agreed by Nordea. **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

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 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*. **Allowed Codes:** CHK Cheque TRF CreditTransfer
2.5		ControlSum	\<CtrlSum>	[0..1]	DecimalNumber	If used Nordea will control that the total sum is equal to the sum of all individual amounts of the Credit transactions irrespective of the currency. Nordea 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 Nordea 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.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 back-valuated.
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. **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 Nordea Russia.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Required by CGI.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required by CGI.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 Nordea will add this automatically.
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	Service code given by Nordea 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]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	If Identification is used, SchemeName is required.
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**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]	BranchAndFinancialInstitution-Identification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	Nordea'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). **SEPA credit transfer:** 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

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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, Nordea 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.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 **USA:** USD
2.43	{Or	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	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.
2.44	Or}	EquivalentAmount	<EqvtAmt>	[1..1]	EquivalentAmount2	Only used for International payments from accounts in Denmark. **Denmark:** Usage of both InstructedAmount and EquivalentAmount within one instance of Payment Information, is **not** allowed, i.e. all Credit Transfer Transactions, within one single PaymentInformation, must all be initiated with either InstructedAmount or with Equivalent amount.
2.45		Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	**Denmark:** All Credit Transfer Transactions within one Payment Information, must have same currency in 2.45 <Amount>.
2.46		CurrencyOfTransfer	<CcyOfTrf>	[1..1]	ActiveOrHistoricCurrencyCode	**Denmark:** All Credit Transfer Transactions within one Payment Information, must have same currency in 2.46 <CurrencyOfTransfer>.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.51		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Regarding SLEV: Each debtor and creditor pay own cost. Default for SEPA. Nordea will also use SLEV when code SHAR is used for payments that qualify to be delivered via SEPA. In general Nordea 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, Nordea 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, Nordea 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 Payee CRDB Courier to Remitter MLCD First Class Mail to Payee MLDB Special Handling back to remitter – Pre-agreed between the parties CRFA Special Handling to Payee - Pre-agreed between the parties If no code is reported, default value MLCD will be used.
2.60	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 account* 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)*. **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	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Can be used for SEPA payments
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	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentifica-tionSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** CUST CustomerNumber (Used for SEPA payments)
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.
2.71		IntermediaryAgent1	<IntrmyAgt1>	[0..1]	BranchAndFinancialInstitution-Identification4	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]	BranchAndFinancialInstitution-Identification4	CreditorAgent is not required for payments to SEPA participant countries in any currency. This applies for payments from Denmark, Finland, Norway, Sweden, the Baltic countries, Germany and Great Britain. BIC is recommended for international payments outside SEPA area. **Great Britain:** If BBAN used then Clearing System Identification is required. **Russia:** BIC may not be used for domestic payments. Clearing System Identification is required for domestic payments in Russia and for international payments in RUB currency.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	**Canada:** BIC and ClearingSystemMemberId is required for domestic payments. **Great Britain:** For domestic payments, if BIC is used and ClearingSystemMemberId is not present, CreditorAccount IBAN must be used. **Russia:** BIC or ClearingSystemMemberId is required for domestic and International payments. **USA:** BIC and ClearingSystemMemberId is required for domestic payments. **International:** BIC or ClearingSystemMemberId is required for all countries.
6.1.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	ClearingSystemMemberIdentification2	**Canada:** BIC and ClearingSystemMemberId is required for domestic 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. **Great Britain:** If ClearingSystemMemberId is used, then BBAN is required for domestic payments. **Russia:** BIC or ClearingSystemMemberId is required for domestic and International payments. **USA:** BIC and ClearingSystemMemberId is required for domestic payments. **International:** BIC or ClearingSystemMemberId is required for all countries.
6.1.3		ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	

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6.1.4	{Or	Code	<Cd>	[1..1]	ExternalClearingSystem-Identification1Code	**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.
2.78		CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	CashAccount16	**Russia:** CreditorAgentAccount (beneficiary bank's account with the Russian Central Bank) is required for domestic payments in Russia and for international payments in RUB currency.
1.1.2	Or}	Other	<Othr>	[1..1]	GenericAccountIdentification1	
1.1.3		Identification	<Id>	[1..1]	Max34Text	**Russia:** 20 digit account number required
1.1.4		SchemeName	<SchmeNm>	[0..1]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**Allowed Codes:** BBAN BBANIdentifier (optional)

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 Name and Address will not be forwarded for Domestic payments. **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. **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.

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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 Address-Lines 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	Can be used for SEPA payments
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 and the Baltics. TXID can be used in Denmark and Lithuania. TXID must be used for domestic and international payments in RUB currency. **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 (10 digits or 5 digits) with code TXID. Required for domestic payments in Russia and for international payments in RUB currency.
9.1.17		SchemeName	\<SchmeNm\>	[0..1]	OrganisationIdentifica- tionSchemeName1Choice	
9.1.18	{{Or	Code	\<Cd\>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** CUST CustomerNumber (Used for SEPA payments) 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 TXID. Format: 12 digits. Required for domestic payments in Russia and for international payments in RUB currency.
9.1.29		SchemeName	\<SchmeNm\>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	\<Cd\>	[1..1]	ExternalPersonIdentification1Code	**Allowed Codes:** SOSE SocialSecurityNumber TXID TaxIdentificationNumber

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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]	GenericAccountIdentification1	For beneficiary account information, please see separate document "Nordea 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]	AccountSchemeName1Choice	
1.1.5	{{Or	Code	<Cd>	[1..1]	ExternalAccountIdentification1Code	**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. **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	

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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	Can be used for SEPA payments
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]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	**Allowed Codes:** CUST CustomerNumber (Used for SEPA payments) 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]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	**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	Can either be used for SEPA payments (<Cd>) to inform about the purpose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement. **Note:** Only one occurrence allowed.
2.87	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	Can only be used for SEPA payments to inform beneficiary about the purpose of the payment. For available codes, please see ExternalCodeList. Only four (4) characters allowed. **Note:** Will not be validated by Nordea.

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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 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. **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 non-resident 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. **Russia:** Currency Transaction Type Code (VO-code) can be given in Regulatory Reporting. Alternatively use Remittance Information unstructured.
11.1.4		Details	<Dtls>	[0..n]	StructuredRegulatoryReporting3	
11.1.5		Type	<Tp>	[0..1]	Max35Text	**Russia:** Type 'VO' can be used
11.1.7		Country	<Ctry>	[0..1]	CountryCode	
11.1.8		Code	<Cd>	[0..1]	Max10Text	Central bank reporting code. **Norway:** Central bank reporting code is required for transfers exceeding NOK 100.000,00 **Russia:** Currency Transaction Type Code is 5 digits
11.1.10		Information	<Inf>	[0..n]	Max35Text	**Norway:** For Norway text is mandatory.
2.90		Tax	<Tax>	[0..1]	TaxInformation3	
13.1.0		Creditor	<Cdtr>	[0..1]	TaxParty1	
13.1.3		TaxType	<TaxTp>	[0..1]	Max35Text	**Russia:** Tax Registration Code KPP number. Format: 9 digits

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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. **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.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
						2.99 Unstructured - Continued **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.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
						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 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 transfer* and *Payments via transfer form*. **Estonia:** Only one occurrence of Structured Remittance Information may be used.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
						2.100 Structured - 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*, *Pension 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
2.105	Or}	Proprietary	<Prtry>	[1..1]	Max35Text	Not used.

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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.nordea.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]	ActiveOrHistoricCurrencyAndAmount	Used in combination with code CREN.

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
2.119		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	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

ISO Index	Or	pain.001.001.03 Payment Initiation Message Item	XML Tag	ISO Mult.	Type	Nordea comment
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 occurrence 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.