Danske Bank

Danske Bank Message Implementation Guide

Common Global Implementation (CGI)
Supported payment types and examples

Danske Bank Guideline to payments in ISO 20022 XML format (pain.001.001.03)

This document describes how to distinguish between the varity of payments supported by Danske Bank using ISO 20022 XML CustomerCreditTransfer Initiation (pain.001.001.03) based on Common Global Implementation (CGI) recommendations and country specific recommendations in Denmark, Norway and Finland.
Please note that Swedish payment types are implemented based on Danske Bank interpretation due to the fact that no country specific recommendations have been published yet.

The tabel below only serves to distinguish between the several types of payments supported by Danske Bank. In addition to the tags mentioned other required tags must be filled in too.

For a full list of supported tags please see the document “Danske Bank MIG - ISO 20022 XML CustomerCreditTransferInitiation (pain.001.001.03)”

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Change log

Version	Date	Change
1.0	05.10.2012	Document created

Payment type		Special usage of tags			Example file	Additional Info
Danish payment types						
Danish cheque		2.2 2.61 / 2.79 2.99	<PmtMtd> <DlvrTo> or <Cdtr> <Ustrd>	'CHK' Name and address (PstCd and TwnNm in structured form) Unstructured advice for creditor (Max. 1435 char)	link	Domestic cheques are always crossed and sent to creditor
Danish account transfer	Short-form advice, entry text on account statement	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 20 char)	link	
	Immediate advice, letter to beneficiary	2.2 2.7 / 2.32 2.99	<PmtMtd> <InstrPrty> <Ustrd>	'TRF' 'HIGH' Unstructured advice for creditor (Max. 1435 char)	link	
	Long-form advice, enclosed with next account statement	2.2 2.88 2.99	<PmtMtd> <Prtry> <Ustrd>	'TRF' Short message for creditor (Max. 20 char) Unstructured advice for creditor (Max. 1435 char)	link	
Danish inpayment form	Type 01	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	<PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 945 char) 'SCOR' '01/'	link	

Payment type		Special usage of tags			Example file	Additional Info
Danish inpayment form	Type 04	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' 'SCOR' '04/NNNNNNNN' (NNNNNNNN is max. 16 char)	link	
	Type 15	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' 'SCOR' '15/NNNNNNNNN' (NNNNNNNNN is max. 16 char)	link	
	Type 41	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Danish GIRO Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 945 char) 'SCOR' '41/NNNNNNNNN' (NNNNNNNN is max. 10 char)	link	
	Type 71	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' 'SCOR' '71/NNNNNNNNN' (NNNNNNNN is max. 15 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Danish inpayment form	Type 73	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	<PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 14 35 char) 2.123 = 'SCOR' 2.126 = '73/'	link	
	Type 75	2.2 2.80:1.1.3 2.80:1.1.6 2.99 2.123 2.126	<PmtMtd> <Id> <Prtry> <Ustrd> <Cd> <Ref>	'TRF' Creditor Number 7-8 digits 'OCR' Unstructured advice for creditor (Max. 14 35 char) 'SCOR' '75/NNNNNNNNN' (NNNNNNNNN is max. 16 char)	link	
Danish salary		2.2 2.15 / 2.40	<PmtMtd> <Cd>	'TRF' 'SALA'	link	Danish account transfer with restricted advice "Lønoverførsel" (=Salary) to the creditor. Transfer to accounts within Danske Bank is for disposal the next banking day (neutral disposal).

Payment type		Special usage of tags			Example file	Additional Info
Easy account payments (NemKonto)	EasyAccount payment (CPR)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	2.2 = 'TRF' Social security number (CPR) 'NNNNNNNNNN' 'NKC'	link	Danish account transfer using a private or business ID as beneficiary's "account number" See Danish account transfers for supported advice. For more information about Easy account transfers please see information on Danske Bank's website.
	EasyAccount payment (CVR)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR) 'NNNNNNNN' 'NKV'	link	
	EasyAccount payment (CVR with P-unit number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR with P-unit number) 'NNNNNNNN/NNNNNNNNNN' 'NKP'	link	
	EasyAccount payment (CVR with SE number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' Central business registration number (CVR with SE number) 'NNNNNNNN/NNNNNNNN' 'NKR'	link	
	EasyAccount payment (SE number)	2.2 2.80:1.1.3 2.80:1.1.6	<PmtMtd> <Id> <Prtry>	'TRF' SE number 'NNNNNNNN' 'NKS'	link	

Payment type		Special usage of tags			Example file	Additional Info
Norwegian payment types						
Norwegian salary		2.2 2.15 / 2.40	<PmtMtd> <Cd>	'TRF' 'SALA'	link	
Norwegian account transfer	Short-form advice	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 27 char)	link	
	Long-form advice	2.2 2.88 2.99	<PmtMtd> <Prtry> <Ustrd>	'TRF' Short message for creditor (Max. 27 char) Unstructured advice for creditor (Max. 1750 char)	link	
	KID (OCR) reference	2.2 2.80:1.1.6 2.123 2.126	<PmtMtd> <Prtry> <Cd> <Ref>	'TRF' 'OCR' 'SCOR' KID (OCR) reference (Max. 25 char)	link	Only one occurrence of KID reference supported
Norwegian cash payment		2.2 2.61 / 2.79 2.99	<PmtMtd> <DlvrTo> or <Cdtr> <Ustrd>	'CHK' Name and address (PstCd and TwnNm in structured form) Unstructured advice for creditor (Max. 1750 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Swedish payment types **Please note that Swedish payments are implemented based on Danske Bank interpretation due to the fact that no country specific recommendations have been published yet.**						
Swedish salary		2.2 2.15 / 2.40 2.20:1.1.3 2.20:1.1.6	<PmtMtd> <Cd> <Id> <Prtry>	'TRF' 'SALA' If debtor account is BANKGIRO BANKGIRO number 'BGNR'	link	Danish account transfer with restricted advice "Lønoverførsel" (=Salary) to the creditor. Transfer to accounts within Danske Bank is for disposal the next banking day (neutral disposal).
Swedish account transfer	Short-form advice	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 12 char)	link	For transfers between own or intra-group accounts in the bank, 20 characters are available.
	Long-form advice	2.2 2.88 2.79 2.99	<PmtMtd> <Prtry> <Cdtr> <Ustrd>	'TRF' Short message for creditor (Max. 20 char) **or** Name and address (PstCd and TwnNm in structured form) **and** Unstructured advice for creditor (Max. 525 char)	link	If both 2.88 <Prtry> and 2.99 <Ustrd> are filled in then 2.88 <Prtry> is ignored

Payment type		Special usage of tags			Example file	Additional Info
Swedish cash payment		2.2 2.61 / 2.79 2.99	<PmtMtd> <DlvrTo>or <Cdtr> <Ustrd>	'CHK' Name and address (PstCd and TwnNm in structured form) Unstructured advice for creditor (Max. 525 char)	link	
Swedish Bankgiro payment	Text reference	2.2 2.80:1.1.3 2.80:1.1.6 2.88	<PmtMtd> <Id> <Prtry> <Prtry>	'TRF' BankGiro number 7-8 digits 'BGNR' Short message for creditor (Max. 25 char)	link	
	Long-form advice	2.2 2.80:1.1.3 2.80:1.1.6 2.99	<PmtMtd> <Id> <Prtry> <Ustrd>	'TRF' BankGiro number 7-8 digits 'BGNR' Unstructured advice for creditor (Max. 525 char)	link	
	OCR reference	2.2 2.80:1.1.3 2.80:1.1.6 2.123 2.126	<PmtMtd> <Id> <Prtry> <Cd> <Ref>	'TRF' BankGiro number 7-8 digits 'BGNR' 'SCOR' OCR reference (25 char)	link	
Swedish PlusGiro transfer	Text reference	2.2 2.80:1.1.3 2.80:1.1.5 2.88	<PmtMtd> <Id> <Cd> <Prtry>	'TRF' PlusGiro number 2-8 digits 'BBAN' Short message for creditor (Max. 25 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Swedish PlusGiro transfer	Long-form advice	2.2 2.80:1.1.3 2.80:1.1.5 2.99	<PmtMtd> <Id> <Cd> <Ustrd>	'TRF' PlusGiro number 2-8 digits 'BBAN' Unstructured advice for creditor (Max. 10 x 35 char)	link	
	OCR reference	2.2 2.80:1.1.3 2.80:1.1.5 2.123 2.126	<PmtMtd> <Id> <Cd> <Cd> <Ref>	'TRF' PlusGiro number 2-8 digits 'BBAN' 'SCOR' OCR reference (25 char)	link	
Swedish PlusGiro sweeping transfer		2.2 2.20:1.1.3 2.20:1.1.5 2.80	<PmtMtd> <Id> <Cd> <CdtrAcct>	'TRF' PlusGiro number 2-8 digits 'BBAN' Creditor account must be stated as IBAN or BBAN	link	

Payment type		Special usage of tags			Example file	Additional Info
Finnish payment types						
Finnish salary		2.2 2.15 / 2.40 2.87	<PmtMtd> <Cd> <Cd>	'TRF' 'SALA' Salary code	link	
Finnish account transfer	Structured message	2.2 2.106 2.107 2.108	<PmtMtd> <Issr> <Nb> <RltdDt>	'TRF' Customer number Invoice number Invoice date	link	Danske Bank support 2-9 ocurrences of structured message. Please see note concerning KATESIIRTO
	Unstructured message	2.2 2.99	<PmtMtd> <Ustrd>	'TRF' Unstructured advice for creditor (Max. 140 char)	link	
	OCR reference	2.2 2.123 2.126	<PmtMtd> <Cd> <Ref>	'TRF' 'SCOR' OCR reference (max. 20 char or ISO reference max. 21 char)	link	
	Tax message	2.2 2.15 / 2.40 2.123 2.126 2.129	<PmtMtd> <Cd> <Cd> <Ref> <AddtlRmtInf>	'TRF' 'TAXS' 'SCOR' OCR reference Text message (Max. 140 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Finnish account transfer	Money order	2.2 2.79 2.80:1.1.3 2.80:1.1.5 2.99	<PmtMtd> <Cdtr> <Id> <Cd> <Ustrd>	'TRF' Name and address (PstCd and TwnNm in structured form) '89999999999999' 'BBAN' Unstructured advice for creditor (Max. 140 char)	link	
	Repetitive payment	2.2 2.80:1.1.3 2.80:1.1.5	<PmtMtd> <Id> <Cd> <Ustrd>	'TRF' '811111xxxxxxxx' 'BBAN' Unstructured advice for creditor (Max. 140 char)	link	'xxxxxxxx' constitutes a code that will be mapped internally to an account number. The value must be agreed with the Bank beforehand.
Finnish express account transfer	Unstructured message	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	
	OCR reference	2.2 2.9 / 2.34 2.123 2.126	<PmtMtd> <Cd> <Cd> <Ref>	'TRF' 'URGP' 'SCOR' OCR reference (max. 20 char or ISO reference max. 21 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
German payment types						
German account transfer	Ordinary payment	2.2 2.99	<PmtMtd> <Ustrd>	'TRF' Unstructured advice for creditor (Max. 140 char)	link	
	Express payment	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	
	Internal payment	2.2 2.15 / 2.40 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'INTC' Unstructured advice for creditor (Max. 140 char)	link	Intracompany payment
German cheque		2.2 2.59 2.99	<PmtMtd> <Cd> <Ustrd>	'CHK' 'MLCD' Unstructured advice for creditor (Max. 140 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
English payment types						
English account transfer	Faster payment	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 18 char)	link	
	CHAPS payment	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	For transfers between own or intra-group accounts in the bank, only 18 characters are available.
	Internal payment	2.2 2.15 / 2.40 2.88	<PmtMtd> <Cd> <Prtry>	'TRF' 'INTC' Short message for creditor (Max. 18 char)	link	Intracompany payment
	Indirect BACS	2.2 2.19:9.1.16 2.88	<PmtMtd> <Id> <Prtry>	'TRF' BACS ID - 6 digits Short message for creditor (Max. 18 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Irish payment types						
Irish account transfer	External payment	2.2 2.88	<PmtMtd> <Prtry>	'TRF' Short message for creditor (Max. 18 char)	link	
	Same day domestic payment	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max. 140 char)	link	For transfers between own or intra-group accounts in the bank, only 18 characters are available.
	Internal payment	2.2 2.15 / 2.40 2.88	<PmtMtd> <Cd> <Prtry>	'TRF' 'INTC' Short message for creditor (Max. 18 char)	link	Intracompany payment
	EFTS payment	2.2 2.19:9.1.16 2.88	<PmtMtd> <Id> <Prtry>	'TRF' EFTS ID – 6 digits Short message for creditor (Max. 18 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Polish payment types						
Polish account transfer	Payment with details	2.2 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Cd> <MmbId> <Ustrd>	'TRF' 'PLKNR' BankIdentifier – 8 digits Unstructured advice for creditor (Max. 140 char)	link	
Polish account transfer	Payment without details	2.2 2.77:6.1.4 2.77:6.1.6	<PmtMtd> <Cd> <MmbId>	'TRF' 'PLKNR' BankIdentifier – 8 digits	link	
	ZUS - insurance	2.2 2.15 / 2.40 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Cd> <Cd> <MmbId> <Ustrd>	'TRF' 'SECU' 'PLKNR' BankIdentifier – 8 digits See note	link	
	US - tax	2.2 2.15 / 2.40 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Cd> <Cd> <MmbId> <Ustrd>	'TRF' 'TAXS' 'PLKNR' BankIdentifier – 8 digits See note	link	
Polish express account transfer	Payment with details	2.2 2.9 / 2.34 2.77:6.1.4 2.77:6.1.6 2.99	<PmtMtd> <Cd> <Cd> <MmbId> <Ustrd>	'TRF' 'URGP' 'PLKNR' BankIdentifier – 8 digits Unstructured advice for creditor (Max. 140 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Polish express account transfer	Payment without details	2.2 2.9 / 2.34 2.77:6.1.4 2.77:6.1.6	<PmtMtd> <Cd> <Cd> <MmbId>	'TRF' 'URGP' 'PLKNR' BankIdentifier – 8 digits	link	

Payment type		Special usage of tags			Example file	Additional Info
Foreign payment types						
Foreign cheque	Cheque to be sent to account holder	2.2 2.59 2.61/ 2.79	<PmtMtd> <Cd> <DlvrTo>or/ <Cdtr>	'CHK' 'MLDB' Name and country code of receiver must be specified.	link	For instructing a crossed cheque, state 'CROSSED' in 2.66 <FrmsCd>
	Cheque to be collected in branch	2.2 2.59 2.61 / 2.79 2.69	<PmtMtd> <Cd> <DlvrTo> or <Cdtr> <PrtLctn>	'CHK' 'PUDB' Name and country code of receiver must be specified. Sort code of branch	link	
	Cheque to be sent to beneficiary	2.2 2.59 2.61/ 2.79	<PmtMtd> <Cd> <DlvrTo> or <Cdtr>	'CHK' 'MLCD' Name and country code of receiver must be specified.	link	

Payment type		Special usage of tags			Example file	Additional Info
Transfer from account abroad (MT101)	Transfer to own account	2.2 2.15 / 2.40 2.21:6.1.1 2.99	<PmtMtd> <Cd> <BIC> <Ustrd>	'TRF' 'INTC' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	These payment types can be used for initiating transfers from accounts held with Danske Bank in the Baltic countries, Danske Bank, Russia and from accounts held with foreign banks. The following tags under <Strd> can be used too: 2.107<Nb> 2.108<RltdDt> 2.126<Ref> <Ustrd> will overwrite <Strd> if both tags are used
	Regular transfer	2.2 2.21:6.1.1 2.99	<PmtMtd> <BIC> <Ustrd>	'TRF' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	
	Urgent transfer	2.2 2.9 / 2.34 2.21:6.1.1 2.99	<PmtMtd> <Cd> <BIC> <Ustrd>	'TRF' 'URGP' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	
	Domestic salary transfer	2.2 2.15 / 2.40 2.21:6.1.1 2.99	<PmtMtd> <Cd> <BIC> <Ustrd>	'TRF' 'SALA' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	
	Domestic cheque	2.2 2.21:6.1.1 2.99	<PmtMtd> <BIC> <Ustrd>	'CHK' BIC of debtor agent Unstructured advice for creditor (Max. 1x140 char)	link	

Payment type		Special usage of tags			Example file	Additional Info
Transfer from account abroad (MT101)	Foreign cheque	2.2 2.21:6.1.1 2.59 2.99	<PmtMtd> <BIC> <Cd> <Ustrd>	'CHK' BIC of debtor agent 'MLCD' Unstructured advice for creditor (Max. 1x140 char)	link	
Foreign account transfer	Ordinary transfer	2.2 2.99	<PmtMtd> <Ustrd>	'TRF' Unstructured advice for creditor (Max 140 char)	link	
	Express transfer	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'URGP' Unstructured advice for creditor (Max 140 char)	link	
	Group transfer	2.2 2.15 / 2.40 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'INTC' Unstructured advice for creditor (Max 140 char)	link	
Financial/treasury transfers	Nationalbank transfer (only Denmark)	2.2 2.9 / 2.34 2.85 2.99	<PmtMtd> <Cd> <InstrForDbtrAgt> <Ustrd>	'TRF' 'URGP' 'NATIONALBANK OVERFØRSEL' Unstructured advice for creditor (Max 140 char)	link	Speciel rules apply to this payment type. Please contact Support Direct.
	Riksbank transfer (only Sweden)	2.2 2.9 / 2.34 2.85 2.99	<PmtMtd> <Cd> <InstrForDbtrAgt> <Ustrd>	'TRF' 'URGP' 'RIKSBANK BETALING' Unstructured advice for creditor (Max 140 char)	link	Speciel rules apply to this payment type. Please contact Support Direct.

Payment type		Special usage of tags			Example file	Additional Info
Financial/treasury transfers	Capital payment (only Finland)	2.2 2.9 / 2.34 2.99	<PmtMtd> <Cd> <Ustrd>	'TRF' 'SDVA' Unstructured advice for creditor (Max 140 char)	link	Speciel rules apply to this payment type. Please contact Support Direct.
	Financial payment (all countries)	2.15 / 2.40 2.43 2.71 2.77 2.78 2.79 2.99	<Cd> <InstdAmt Ccy> <IntrmyAgt1> <CdtrAgt> <CdtrAgtAcct> <Cdtr> <Ustrd>	'CORT' or 'TREA' Currency of instructed amount Name and BIC of correspondent bank Name and BIC of creditor agent Creditor agent account in correspondent bank Name of creditor Unstructured advice for creditor (Max. 140 char)	link	Speciel rules apply to this payment type. Please contact Support Direct.

Notes

<table>
<tr><td>CategoryPurpose</td><td>These CategoryPurpose code are supported in 2.15 / 2.40 <Cd>:

CORT – Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction
INTC - Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group
PENS- Transaction is the payment of pension
SALA - Transaction is the payment of salaries
SECU - Transaction is the payment of securities
SSBE - Transaction is a social security benefit, ie payment made by a government to support individuals
SUPP - Transaction is related to a payment to a supplier
TAXS - Transaction is the payment of taxes
TREA - Transaction is related to treasury operations. E.g. financial contract settlement</td></tr>
<tr><td>Polish ZUS insurance payment</td><td>Unstructured Remittance Information must be formatted this way (3 occurences of 2.99 Ustrd)

<table>
<tr><th>Field</th><th>Status</th><th>Format</th><th>Data</th><th>Occurrence no. (Ustrd)</th></tr>
<tr><td>NIP –company no.</td><td>M</td><td>10 n</td><td>NIP</td><td>1</td></tr>
<tr><td>Type of supplementary identity document</td><td>M</td><td>1 a</td><td>P-Pesel
R – Regon
1 – Identity card
2 – Passport</td><td>2</td></tr>
</table>
</td></tr>
</table>

	Supplementary identity doc.	M	14 a	Supplementary identity document. Right-ajusted and filled with blanks up to 14 characters	2
	Type of payment	M	1 a	S – payment for 1 month period only D – additional fee E – execution K – payment after control M – payment for period longer than 1 month T – postponing the deadline U – partial payment	3
	Period	M M	6 n 2 n	Type of payment = D:000000 Type of payment = E: numeric Other types: Month covered by the payment YYYYMM Type of payment = E: 00 Type of payment = K: 99 Other types: Number of declaration.	3 3

Polish US tax payment

Unstructured Remittance Information must be formatted this way (4 occurrences of 2.99 Ustrd) :

Field	Status	Format	Code	Data	Occurrence no. (Ustrd)
Type of supplementary identity document	M	1 a	/TI/	Type of supplementary identity document can have one of following values: N – NIP P – Pesel R – Regon	1

					1 – Identity card 2 – Passport.	
	Supplementary identity doc.	M	14 a		Supplementary identity document. Right-adjusted filled with blanks up to 14 characters	1
	Period covered by the payment	M	7 a	/OKR/	Format: YYQXXXXX Where Q is a qualifier, that gives meaning to the next four characters (X) M = Month (01 – 12), e.g. 95M09 P = Half year (01 – 02), e.g. 96P01 R = (empty) e.g. 97R K = Quarter (01 – 04) e.g. 98K03 D = Decade and month (01 – 03 and 01 – 12) e.g. 99D0211 (Decade is a period of 10 days in a month)	2
	Symbol of the form or reason of payment	M	6 a	/SFP/	Code supplied by public authority	3
		O	21 a	/TXT/	Additional details in free format	4
KATESIIRTO (only Finland)	A "Speed-up" agreement on a Finnish account can be avoided by entering the word KATESIIRTO in 2.99 Ustrd.					

File Examples

Denmark – sample files

Danish cheque

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>DK cheque</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
     </Amt>
     <ChqInstr>
      <ChqTp>BCHQ</ChqTp>
     </ChqInstr>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABADKKK</BIC>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Danske Bank</Nm>
      <PstlAdr>
       <StrtNm>Holmens Kanal</StrtNm>
       <BldgNb>2-12</BldgNb>
       <PstCd>1092</PstCd>
       <TwnNm>København K</TwnNm>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </Cdtr>
     <RmtInf>
      <Ustrd>CHK  LIN 1.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Danish account transfer - short-form advice

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK acc. trf. with short form advice</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>3258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish account transfer - immediate advice

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK acc. trf. with immdiate advice</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
```

```
      <InstdAmt Ccy="DKK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABADKKK</BIC>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>DK</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>3258186214</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>LIN 1.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Danish account transfer - long-form advice

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK acc. trf. with long-form advice</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>3258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>LIN 1.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 01

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK01</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK01 LIN 1.....END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>01/</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 04

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK04</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>04/1234567890123456</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 15

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK15</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>15/1234567890123456</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 41

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK41</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK41 LIN 1.....END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>41/1234567890</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 71

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK71</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>71/123456789012345</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 73

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK73</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK73 LIN 1.....END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>73/</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish inpayment form - Type 75

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK inpayment form IK75</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>OCR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>IK75 LIN 1.....END</Ustrd>
       <Strd>
        <CdtrRefInf>
         <Tp>
          <CdOrPrtry>
           <Cd>SCOR</Cd>
          </CdOrPrtry>
         </Tp>
         <Ref>75/1234567890123456</Ref>
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Danish salary

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK salary payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>3258186214</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

NemKonto (Easy Account) - CPR

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Business Online 1</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto payment for CPR number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>1234567890</Id>
         <SchmeNm>
          <Prtry>NKC</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

NemKonto (Easy Account) - CVR

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Business Online 1</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto payment for CVR number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>NKV</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

NemKonto (Easy Account) - CVR with P-unit number

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Business Online 1</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto pmt. CVR/P-unit number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678/1234567890</Id>
         <SchmeNm>
          <Prtry>NKP</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

NemKonto (Easy Account) - CVR with SE number

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
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    <Id>
     <OrgId>
      <Othr>
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       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
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   </InitgPty>
  </GrpHdr>
  <PmtInf>
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   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
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     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
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    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
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     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto pmt. for CVR/SE number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
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          <Prtry>NKR</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
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NemKonto (Easy Account) - SE number

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<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2009-02-17T12:49:35</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Business Online 1</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DK NemKonto payment for SE number</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

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      <CdtrAgt>
       <FinInstnId>
        <BIC>DABADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345678</Id>
         <SchmeNm>
          <Prtry>NKS</Prtry>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>20 char short advice</Prtry>
      </Purp>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Norway – sample files

Norwegian salary

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Initiating party name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
```

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       <PstlAdr>
        <PstCd>7012</PstCd>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
        <AdrLine>Søndregate 13-15</AdrLine>
       </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
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       <InstrId>NO salary</InstrId>
       <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="NOK">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABANO22</BIC>
        <PstlAdr>
         <TwnNm>Trondheim</TwnNm>
         <Ctry>NO</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>NO5197600000091</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
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Norwegian account transfer – short-form advice

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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Initiating party name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-26</ReqdExctnDt>
   <Dbtr>
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    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
```

```
    </DbtrAgt>
    <CdtTrfTxInf>
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      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
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     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABANO22</BIC>
       <PstlAdr>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
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      <PstlAdr>
       <PstCd>7012</PstCd>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
       <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>NO5197600000091</IBAN>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>27 char beneficiary ref END</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Norwegian account transfer – long-form advice

```
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Initiating party name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
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  </GrpHdr>
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   <PmtTpInf>
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    </SvcLvl>
   </PmtTpInf>
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   <Dbtr>
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    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
```

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      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="NOK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABANO22</BIC>
       <PstlAdr>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>7012</PstCd>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
       <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
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     <CdtrAcct>
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       <Othr>
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        <SchmeNm>
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        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>27 char beneficiary ref END</Prtry>
     </Purp>
     <RmtInf>
      <Ustrd>Ustrd .....line 1</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
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Norwegian account transfer - KID reference

```
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
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   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Initiating party name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-20</ReqdExctnDt>
   <Dbtr>
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    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
```

```
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    <CdtTrfTxInf>
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     </PmtId>
     <Amt>
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     </Amt>
     <CdtrAgt>
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       <BIC>DABANO22</BIC>
       <PstlAdr>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>7012</PstCd>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
       <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>NO5197600000091</IBAN>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Strd>
       <CdtrRefInf>
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         <CdOrPrtry>
          <Cd>SCOR</Cd>
         </CdOrPrtry>
        </Tp>
        <Ref>123456789012345678901234 5</Ref>
       </CdtrRefInf>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Norwegian cash payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Nm>Initiating party name</Nm>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
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   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>NO</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>12345678</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>NO6197600000105</IBAN>
    </Id>
    <Ccy>NOK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABANO22</BIC>
     <PstlAdr>
      <Ctry>NO</Ctry>
     </PstlAdr>
    </FinInstnId>
```

```
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    <CdtTrfTxInf>
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      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="NOK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABANO22</BIC>
       <PstlAdr>
        <TwnNm>Trondheim</TwnNm>
        <Ctry>NO</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>7012</PstCd>
       <TwnNm>Trondheim</TwnNm>
       <Ctry>NO</Ctry>
       <AdrLine>Søndregate 13-15</AdrLine>
      </PstlAdr>
     </Cdtr>
     <RmtInf>
      <Ustrd>Ustrd .....line 1</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Sweden – sample files

Swedish salary

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
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    </SvcLvl>
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    </CtgyPurp>
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   <Dbtr>
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    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
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      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
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   </DbtrAcct>
   <DbtrAgt>
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     <BIC>DABASESX</BIC>
     <PstlAdr>
```

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       </PstlAdr>
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
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      </PmtId>
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      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <PstCd>10392</PstCd>
        <TwnNm>Stockholm</TwnNm>
        <Ctry>SE</Ctry>
        <AdrLine>Norrmalmstorg 1</AdrLine>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
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          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
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Swedish account transfer – short-form advice

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xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
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  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
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   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
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   <Dbtr>
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    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
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      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
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     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
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     </PmtId>
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      <InstdAmt Ccy="SEK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
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       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>SE</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678901</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>Short advice</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Swedish account transfer – long-form advice

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
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   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
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      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
        <PstCd>10392</PstCd>
        <TwnNm>Stockholm</TwnNm>
        <Ctry>SE</Ctry>
        <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>12345678901</Id>
          <SchmeNm>
            <Cd>BBAN</Cd>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
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    </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
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Swedish cash payment

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
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   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
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  </GrpHdr>
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    </SvcLvl>
   </PmtTpInf>
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    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
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      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
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     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
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     </Amt>
     <CdtrAgt>
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       <BIC>DABASESX</BIC>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
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      </PstlAdr>
     </Cdtr>
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      <Ustrd>Ustrd .....line 2</Ustrd>
      <Ustrd>Ustrd .....line 3</Ustrd>
      <Ustrd>Ustrd .....line 4</Ustrd>
      <Ustrd>Ustrd .....line 5</Ustrd>
      <Ustrd>Ustrd .....line 6</Ustrd>
      <Ustrd>Ustrd .....line 7</Ustrd>
      <Ustrd>Ustrd .....line 8</Ustrd>
      <Ustrd>Ustrd .....line 9</Ustrd>
      <Ustrd>Ustrd .....line 10</Ustrd>
      <Ustrd>Ustrd .....line 11</Ustrd>
      <Ustrd>Ustrd .....line 12</Ustrd>
      <Ustrd>Ustrd .....line 13</Ustrd>
      <Ustrd>Ustrd .....line 14</Ustrd>
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     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
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Swedish Bankgiro payment - text reference

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
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    <Id>
     <OrgId>
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       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
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   </InitgPty>
  </GrpHdr>
  <PmtInf>
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    </SvcLvl>
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    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
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    <Id>
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       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
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     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
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```
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     </Amt>
     <CdtrAgt>
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       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Prtry>BGNR</Prtry>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>Short message</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Swedish Bankgiro payment - long-form advice

```
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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
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   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
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   <PmtTpInf>
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     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
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    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
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     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
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```
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       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Prtry>BGNR</Prtry>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
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      <Ustrd>Ustrd .....line 2</Ustrd>
      <Ustrd>Ustrd .....line 3</Ustrd>
      <Ustrd>Ustrd .....line 4</Ustrd>
      <Ustrd>Ustrd .....line 5</Ustrd>
      <Ustrd>Ustrd .....line 6</Ustrd>
      <Ustrd>Ustrd .....line 7</Ustrd>
      <Ustrd>Ustrd .....line 8</Ustrd>
      <Ustrd>Ustrd .....line 9</Ustrd>
      <Ustrd>Ustrd .....line 10</Ustrd>
      <Ustrd>Ustrd .....line 11</Ustrd>
      <Ustrd>Ustrd .....line 12</Ustrd>
      <Ustrd>Ustrd .....line 13</Ustrd>
      <Ustrd>Ustrd .....line 14</Ustrd>
      <Ustrd>Ustrd .....END.....line 15</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
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Swedish Bankgiro payment - OCR reference

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
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      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABASESX</BIC>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Prtry>BGNR</Prtry>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
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       <CdtrRefInf>
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          <Cd>SCOR</Cd>
         </CdOrPrtry>
        </Tp>
        <Ref>123456789</Ref>
       </CdtrRefInf>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
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Swedish Plusgiro payment - text reference

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>SE PlusGiro text reference</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
          <Ctry>SE</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
        <PstCd>10392</PstCd>
        <TwnNm>Stockholm</TwnNm>
        <Ctry>SE</Ctry>
        <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>12345678</Id>
          <SchmeNm>
            <Cd>BBAN</Cd>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
    <Purp>
      <Prtry>Short message</Prtry>
    </Purp>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Swedish Plusgiro payment - long-form advice

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>SE PlusGiro long form</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABASESX</BIC>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>Ustrd .....line 1</Ustrd>
      <Ustrd>Ustrd .....line 2</Ustrd>
      <Ustrd>Ustrd .....line 3</Ustrd>
      <Ustrd>Ustrd .....line 4</Ustrd>
      <Ustrd>Ustrd .....line 5</Ustrd>
      <Ustrd>Ustrd .....line 6</Ustrd>
      <Ustrd>Ustrd .....line 7</Ustrd>
      <Ustrd>Ustrd .....line 8</Ustrd>
      <Ustrd>Ustrd .....line 9</Ustrd>
      <Ustrd>Ustrd .....END.....line 10</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Swedish Plusgiro payment - OCR reference

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12200115199</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>SE PlusGiro OCR reference</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABASESX</BIC>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Strd>
       <CdtrRefInf>
        <Tp>
         <CdOrPrtry>
          <Cd>SCOR</Cd>
         </CdOrPrtry>
        </Tp>
        <Ref>1234567</Ref>
       </CdtrRefInf>
      </Strd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Swedish Plusgiro sweeping transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-05-11T10:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-09-17</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>12345678</Id>
      <SchmeNm>
       <Cd>BBAN</Cd>
      </SchmeNm>
     </Othr>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>SE PlusGiro sweeping transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="SEK">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABASESX</BIC>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>10392</PstCd>
       <TwnNm>Stockholm</TwnNm>
       <Ctry>SE</Ctry>
       <AdrLine>Norrmalmstorg 1</AdrLine>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>12345678901</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Finland – sample files

Finnish salary

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
```

```
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Finnish salary payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <BIC>DABAFIHH</BIC>
      <Nm>CdtrAgt</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <IBAN>FI6934499400001701</IBAN>
     </Id>
    </CdtrAcct>
    <UltmtCdtr>
     <Nm>UltmtCdtr</Nm>
     <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>AdrLine1</AdrLine>
      <AdrLine>AdrLine2</AdrLine>
     </PstlAdr>
     <Id>
      <PrvtId>
       <Othr>
        <Id>000000-000T</Id>
        <SchmeNm>
         <Cd>SOSE</Cd>
        </SchmeNm>
       </Othr>
      </PrvtId>
     </Id>
    </UltmtCdtr>
    <Purp>
```

```
        <Cd>STDY</Cd>
       </Purp>
     </CdtTrfTxInf>
   </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - structured message

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI acc. trf. - structured message</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <Nm>CdtrAgt</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI6934499400001701</IBAN>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Strd>
       <RfrdDocInf>
        <Tp>
         <CdOrPrtry>
          <Cd>CINV</Cd>
         </CdOrPrtry>
```

```
          <Issr>12345678</Issr>
         </Tp>
         <Nb>123456789012345</Nb>
         <RltdDt>2012-03-29</RltdDt>
        </RfrdDocInf>
       </Strd>
      </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - unstructured message

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

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      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI acc. trf. - unstructured message</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <Nm>CdtrAgt</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI6934499400001701</IBAN>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
```

</Document>

Finnish account transfer - OCR reference

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
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       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI acc. trf. - OCR reference</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.01</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <Nm>CdtrAgt</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI6934499400001701</IBAN>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Strd>
       <CdtrRefInf>
        <Tp>
         <CdOrPrtry>
          <Cd>SCOR</Cd>
         </CdOrPrtry>
```

```
          </Tp>
          <Ref>RF01234567890123456789012</Ref>
        </CdtrRefInf>
      </Strd>
    </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - tax message

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>TAXS</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
```

```
<DbtrAgt>
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  <BIC>DABAFIHH</BIC>
  <PstlAdr>
   <Ctry>FI</Ctry>
  </PstlAdr>
 </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
 <PmtId>
  <InstrId>FI acc. trf. - OCR ref. and text</InstrId>
  <EndToEndId>EndToEndId</EndToEndId>
 </PmtId>
 <Amt>
  <InstdAmt Ccy="EUR">1.00</InstdAmt>
 </Amt>
 <CdtrAgt>
  <FinInstnId>
   <BIC>DABAFIHH</BIC>
   <Nm>CdtrAgt</Nm>
   <PstlAdr>
    <Ctry>FI</Ctry>
   </PstlAdr>
  </FinInstnId>
 </CdtrAgt>
 <Cdtr>
  <Nm>Creditor</Nm>
  <PstlAdr>
   <Ctry>FI</Ctry>
  </PstlAdr>
 </Cdtr>
 <CdtrAcct>
  <Id>
   <IBAN>FI6934499400001701</IBAN>
  </Id>
 </CdtrAcct>
 <UltmtCdtr>
  <Nm>UltmtCdtr</Nm>
  <PstlAdr>
   <Ctry>FI</Ctry>
   <AdrLine>AdrLine1</AdrLine>
   <AdrLine>AdrLine2</AdrLine>
  </PstlAdr>
  <Id>
   <PrvtId>
    <Othr>
     <Id>000000-000T</Id>
     <SchmeNm>
      <Cd>SOSE</Cd>
     </SchmeNm>
    </Othr>
   </PrvtId>
  </Id>
 </UltmtCdtr>
 <RmtInf>
  <Strd>
   <CdtrRefInf>
    <Tp>
```

```
          <CdOrPrtry>
            <Cd>SCOR</Cd>
          </CdOrPrtry>
        </Tp>
        <Ref>RF012345678901234567890 12</Ref>
      </CdtrRefInf>
      <AddtlRmtInf>Text message</AddtlRmtInf>
    </Strd>
  </RmtInf>
 </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - money order

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
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      <InstrId>FI money order</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <Nm>CdtrAgt</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <PstCd>00</PstCd>
       <TwnNm>Helsinki</TwnNm>
       <AdrLine>AdrLine 1</AdrLine>
       <AdrLine>AdrLine 2</AdrLine>
      </PstlAdr>
      <CtryOfRes>FI</CtryOfRes>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>89999999999999</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
```

```
      </UltmtCdtr>
      <RmtInf>
       <Ustrd>140 char unstructured remittance
information.....END</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Finnish account transfer - repetitive payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI repetitive payment</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.01</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <Nm>CdtrAgt</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>811111XXXXXXXX</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Ustrd>Unstructured remittance information</Ustrd>
     </RmtInf>
```

```
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Finnish express account transfer - unstructured message

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI urg. acc. trf. - unstruct. msg.</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI6934499400001701</IBAN>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

ISO 20022
CGI
Common Global Implementation

Finnish express account transfer - OCR reference

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2011-04-12T08:30:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <PstlAdr>
     <AdrTp>ADDR</AdrTp>
     <Dept>Department</Dept>
     <SubDept>Subdepartment</SubDept>
     <StrtNm>Street name</StrtNm>
     <BldgNb>1</BldgNb>
     <PstCd>00075</PstCd>
     <TwnNm>Town name</TwnNm>
     <CtrySubDvsn>Country subdivision</CtrySubDvsn>
     <Ctry>FI</Ctry>
     <AdrLine>AdrLine</AdrLine>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>FI</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
```

```
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>FI urg. acc. trf. - OCR reference</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAFIHH</BIC>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>FI6934499400001701</IBAN>
      </Id>
     </CdtrAcct>
     <UltmtCdtr>
      <Nm>UltmtCdtr</Nm>
      <PstlAdr>
       <Ctry>FI</Ctry>
       <AdrLine>AdrLine1</AdrLine>
       <AdrLine>AdrLine2</AdrLine>
      </PstlAdr>
      <Id>
       <PrvtId>
        <Othr>
         <Id>000000-000T</Id>
         <SchmeNm>
          <Cd>SOSE</Cd>
         </SchmeNm>
        </Othr>
       </PrvtId>
      </Id>
     </UltmtCdtr>
     <RmtInf>
      <Strd>
       <CdtrRefInf>
        <Tp>
         <CdOrPrtry>
          <Cd>SCOR</Cd>
         </CdOrPrtry>
        </Tp>
        <Ref>RF012345678901234567890 12</Ref>
```

```
        </CdtrRefInf>
       </Strd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Germany – sample files

German account transfer - Ordinary payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DE01234567890123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADEHH</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>DE transf. (regular)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>COBADEFF</BIC>
       <Nm>Creditor Agent</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>DE12345678901234567890</IBAN>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

German account transfer - Express payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DE01234567890123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADEHH</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DE transfer (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>DE12345678901234567890</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

German account transfer - Internal payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DE01234567890123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADEHH</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DE group transfer</InstrId>
```

```
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABADEHH</BIC>
       <Nm>Creditor Agent</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>DE</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>DE12345678901234567890</IBAN>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

German cheque

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-05-23</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DE01234567890123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADEHH</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>DE domestic cheque</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
      </Amt>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>MLCD</Cd>
       </DlvryMtd>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

English account transfer - Faster payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB89DABA95012141352105</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>GB faster payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="GBP">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>BARCGB2102A</BIC>
        <PstlAdr>
         <Ctry>GB</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>20337012345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>18 char benef. ref</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Great Britain – sample files

English account transfer - CHAPS payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB89DABA95012141352105</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>GB transfer (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="GBP">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>BARCGB2102A</BIC>
        <PstlAdr>
         <Ctry>GB</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>20337012345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

English account transfer - Internal payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB89DABA95012141352105</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>GB trf. (internal)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="GBP">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABAGB2L</BIC>
        <PstlAdr>
         <Ctry>GB</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>95012112345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>18 char benef. ref</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

English account transfer - Indirect BACS

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>GB</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>999999</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>GB72DABA30128193018476</IBAN>
    </Id>
    <Ccy>GBP</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAGB2L</BIC>
     <PstlAdr>
      <Ctry>GB</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
```

```
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>GB trf. (BACS)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="GBP">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAGB2L</BIC>
       <PstlAdr>
        <Ctry>GB</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>GB</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>95012112345678</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>18 char benef. ref</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Ireland – sample files

Irish account transfer - External payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>IE07DABA12345612345678</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>IE trf. (external)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>AIBKIE2D</BIC>
        <PstlAdr>
         <Ctry>IE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>IE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345612345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>18 char benef. ref</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Irish account transfer - Same day domestic payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>IE07DABA12345612345678</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>IE trf. (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>AIBKIE2D</BIC>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>IE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345612345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Irish account transfer - Internal payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>IE07DABA12345612345678</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>IE trf. (internal)</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="EUR">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <BIC>DABAIE2D</BIC>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>IE</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <IBAN>IE82DABA12345612345678</IBAN>
      </Id>
     </CdtrAcct>
     <Purp>
      <Prtry>18 char benef. ref</Prtry>
     </Purp>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Irish account transfer - EFTS payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>IE</Ctry>
    </PstlAdr>
    <Id>
     <OrgId>
      <Othr>
       <Id>999999</Id>
      </Othr>
     </OrgId>
    </Id>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>IE07DABA12345612345678</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAIE2D</BIC>
     <PstlAdr>
      <Ctry>IE</Ctry>
     </PstlAdr>
```

```
      </FinInstnId>
     </DbtrAgt>
     <CdtTrfTxInf>
      <PmtId>
       <InstrId>IE trf. (EFTS)</InstrId>
       <EndToEndId>EndToEndId</EndToEndId>
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABAIE2D</BIC>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>IE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>12345612345678</Id>
         <SchmeNm>
          <Cd>BBAN</Cd>
         </SchmeNm>
        </Othr>
       </Id>
      </CdtrAcct>
      <Purp>
       <Prtry>18 char benef. ref</Prtry>
      </Purp>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Polish account transfer - with details

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. with text (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="PLN">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>This holds a 140 char Unstructured advice.....The 140 char advice
ends here</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Poland – sample files

Polish account transfer - without details

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. without text (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="PLN">1.00</InstdAmt>
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Polish account transfer - ZUS insurance

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SECU</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. ZUS (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
    </PmtId>
    <Amt>
     <InstdAmt Ccy="PLN">1.00</InstdAmt>
    </Amt>
    <CdtrAgt>
     <FinInstnId>
      <ClrSysMmbId>
       <ClrSysId>
        <Cd>PLKNR</Cd>
       </ClrSysId>
       <MmbId>12345678</MmbId>
      </ClrSysMmbId>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </FinInstnId>
    </CdtrAgt>
    <Cdtr>
     <Nm>Creditor</Nm>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </Cdtr>
    <CdtrAcct>
     <Id>
      <Othr>
       <Id>01234567890123456789012345</Id>
       <SchmeNm>
        <Cd>BBAN</Cd>
       </SchmeNm>
      </Othr>
     </Id>
    </CdtrAcct>
    <RmtInf>
     <Ustrd>0123456789</Ustrd>
     <Ustrd>R123456789</Ustrd>
     <Ustrd>S20120619</Ustrd>
    </RmtInf>
   </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Polish account transfer - US tax

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>TAXS</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <UltmtDbtr>
    <Nm>Ultimate Debtor</Nm>
    <PstlAdr>
     <AdrLine>AdrLine1</AdrLine>
```

```
      <AdrLine>AdrLine1</AdrLine>
     </PstlAdr>
    </UltmtDbtr>
    <CdtTrfTxInf>
     <PmtId>
      <InstrId>PL acc. trf. TAX</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="PLN">1.00</InstdAmt>
     </Amt>
     <CdtrAgt>
      <FinInstnId>
       <ClrSysMmbId>
        <ClrSysId>
         <Cd>PLKNR</Cd>
        </ClrSysId>
        <MmbId>12345678</MmbId>
       </ClrSysMmbId>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </FinInstnId>
     </CdtrAgt>
     <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
       <Ctry>PL</Ctry>
      </PstlAdr>
     </Cdtr>
     <CdtrAcct>
      <Id>
       <Othr>
        <Id>012345678901234567890123456789012345</Id>
        <SchmeNm>
         <Cd>BBAN</Cd>
        </SchmeNm>
       </Othr>
      </Id>
     </CdtrAcct>
     <RmtInf>
      <Ustrd>/TI/N5471027863</Ustrd>
      <Ustrd>/OKR/03D0312</Ustrd>
      <Ustrd>/SFP/PIT-5</Ustrd>
      <Ustrd>/TXT/FREETEXT</Ustrd>
     </RmtInf>
    </CdtTrfTxInf>
   </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Polish express account transfer - with details

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. with text (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="PLN">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>This holds a 140 char Unstructured advice.....The 140 char advice
ends here</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Polish express account transfer - without details

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-20</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>PL</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>PL01234567890123456789012345</IBAN>
    </Id>
    <Ccy>PLN</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAPLPW</BIC>
     <PstlAdr>
      <Ctry>PL</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>PL acc. trf. without text (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="PLN">1.00</InstdAmt>
```

```
      </Amt>
      <CdtrAgt>
       <FinInstnId>
        <ClrSysMmbId>
         <ClrSysId>
          <Cd>PLKNR</Cd>
         </ClrSysId>
         <MmbId>12345678</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
         <Ctry>PL</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>PL</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>PL12345678901234567890123456</IBAN>
       </Id>
      </CdtrAcct>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign payment types – sample files

Foreign cheque - to be sent to account holder

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Crossed cross border cheque</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>MLDB</Cd>
       </DlvryMtd>
       <FrmsCd>CROSSED</FrmsCd>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign cheque - to be collected in branch

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Cross border chq - pickup in branch</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>PUDB</Cd>
       </DlvryMtd>
       <PrtLctn>3627</PrtLctn>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Foreign cheque - to be sent to beneficiary

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Cross border chq - sent to creditor</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>MLCD</Cd>
       </DlvryMtd>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - transfer to own account

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>MTA Domestic group transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="USD">1.00</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>0123456789</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - regular transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>MTA Domestic acc. trf. (regular)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
```

```
      <Amt>
       <InstdAmt Ccy="USD">1.00</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>0123456789</Id>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - urgent transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>MTA Domestic acc. trf. (urgent)</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
```

```
      <Amt>
       <InstdAmt Ccy="USD">1.00</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
         <Ctry>DE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <Othr>
         <Id>0123456789</Id>
        </Othr>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - domestic salary transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>SALA</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
```

```
      <InstrId>MTA Domestic salary transfer</InstrId>
      <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="USD">1.00</InstdAmt>
    </Amt>
    <ChrgBr>CRED</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BIC>COBADEFF</BIC>
        <PstlAdr>
          <Ctry>DE</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor</Nm>
      <PstlAdr>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>0123456789</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
 </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - domestic cheque

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>MTA Domestic cheque</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
```

```
      <Amt>
       <InstdAmt Ccy="EUR">1.00</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>MLCD</Cd>
       </DlvryMtd>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DE</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Transfer from account abroad - foreign cheque

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>CHK</PmtMtd>
   <PmtTpInf>
    <LclInstrm>
     <Prtry>CII</Prtry>
    </LclInstrm>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-25</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>1234567890</Id>
     </Othr>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>COBADEFF</BIC>
     <PstlAdr>
      <Ctry>DE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>MTA Cross border cheque</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
```

```
      <Amt>
       <InstdAmt Ccy="USD">1.00</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <ChqInstr>
       <ChqTp>BCHQ</ChqTp>
       <DlvryMtd>
        <Cd>MLCD</Cd>
       </DlvryMtd>
      </ChqInstr>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
        <AdrLine>AdrLine1</AdrLine>
        <AdrLine>AdrLine2</AdrLine>
       </PstlAdr>
      </Cdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - ordinary transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Ordinary cross border transfer</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - express transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Express cross border transfer</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - group transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>NURG</Cd>
    </SvcLvl>
    <CtgyPurp>
     <Cd>INTC</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Cross border group transfer</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
```

```
      </PmtId>
      <Amt>
       <InstdAmt Ccy="DKK">1.00</InstdAmt>
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABASESX</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - Nationalbank transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Danish National Bank transfer</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="DKK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>NDEADKKK</BIC>
        <PstlAdr>
         <Ctry>DK</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>DK</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>DK1234567890123456</IBAN>
       </Id>
      </CdtrAcct>
      <InstrForDbtrAgt>NATIONALBANK OVERFØRSEL</InstrForDbtrAgt>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - Riksbank transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>URGP</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>SE</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>SE3312000000012200115199</IBAN>
    </Id>
    <Ccy>SEK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABASESX</BIC>
     <PstlAdr>
      <Ctry>SE</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Swedish Riksbank transfer</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
       <FinInstnId>
        <BIC>ESSESESS</BIC>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>SE</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAcct>
      <InstrForDbtrAgt>RIKSBANK BETALING</InstrForDbtrAgt>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - capital payment

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <SvcLvl>
     <Cd>SDVA</Cd>
    </SvcLvl>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>FI5934499400001396</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABAFIHH</BIC>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Finnish capital payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="EUR">1.00</InstdAmt>
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
```

```
      <CdtrAgt>
       <FinInstnId>
        <BIC>DABAFIHH</BIC>
        <PstlAdr>
         <Ctry>FI</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <Cdtr>
       <Nm>Creditor</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </Cdtr>
      <CdtrAcct>
       <Id>
        <IBAN>FI6934499400001701</IBAN>
       </Id>
      </CdtrAcct>
      <RmtInf>
       <Ustrd>Unstructured remittance information of 140 char
length.....END</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```

Foreign account transfer - financial transfer

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
 <CstmrCdtTrfInitn>
  <GrpHdr>
   <MsgId>MsgId</MsgId>
   <CreDtTm>2012-03-01T09:30:47+01:00</CreDtTm>
   <NbOfTxs>1</NbOfTxs>
   <InitgPty>
    <Id>
     <OrgId>
      <Othr>
       <Id>Initating Party Id</Id>
       <SchmeNm>
        <Cd>BANK</Cd>
       </SchmeNm>
      </Othr>
     </OrgId>
    </Id>
   </InitgPty>
  </GrpHdr>
  <PmtInf>
   <PmtInfId>PmtInfId</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
    <CtgyPurp>
     <Cd>CORT</Cd>
    </CtgyPurp>
   </PmtTpInf>
   <ReqdExctnDt>2012-06-19</ReqdExctnDt>
   <Dbtr>
    <Nm>Debtor</Nm>
    <PstlAdr>
     <Ctry>DK</Ctry>
    </PstlAdr>
   </Dbtr>
   <DbtrAcct>
    <Id>
     <IBAN>DK0630003258186230</IBAN>
    </Id>
    <Ccy>DKK</Ccy>
   </DbtrAcct>
   <DbtrAgt>
    <FinInstnId>
     <BIC>DABADKKK</BIC>
     <PstlAdr>
      <Ctry>DK</Ctry>
     </PstlAdr>
    </FinInstnId>
   </DbtrAgt>
   <CdtTrfTxInf>
    <PmtId>
     <InstrId>Financial payment</InstrId>
     <EndToEndId>EndToEndId</EndToEndId>
    </PmtId>
    <Amt>
     <InstdAmt Ccy="SEK">1.00</InstdAmt>
```

```
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <IntrmyAgt1>
       <FinInstnId>
        <BIC>NDEASESS</BIC>
        <Nm>Nordea Bank AB Stockholm</Nm>
        <PstlAdr>
         <Ctry>SE</Ctry>
        </PstlAdr>
       </FinInstnId>
      </IntrmyAgt1>
      <CdtrAgt>
       <FinInstnId>
        <BIC>NDEAFIHH</BIC>
        <Nm>Nordea Bank Finland Plc, Helsinki</Nm>
        <PstlAdr>
         <Ctry>FI</Ctry>
        </PstlAdr>
       </FinInstnId>
      </CdtrAgt>
      <CdtrAgtAcct>
       <Id>
        <IBAN>SE1234567890123456789012</IBAN>
       </Id>
      </CdtrAgtAcct>
      <Cdtr>
       <Nm>Nordea Bank Finland Plc, Helsinki</Nm>
       <PstlAdr>
        <Ctry>FI</Ctry>
       </PstlAdr>
      </Cdtr>
      <RmtInf>
       <Ustrd>Unstructured remittance information</Ustrd>
      </RmtInf>
     </CdtTrfTxInf>
    </PmtInf>
   </CstmrCdtTrfInitn>
</Document>
```