



Corporate Access Account Reporting
Message Implementation Guidelines

camt.053.001.02 – Account Statement Standard

BankToCustomerStatementV02

MIG version: 1.8
Date: 09-11-2021

Table of contents

| | |
|--|----|
| 1. Introduction..... | 3 |
| 2. About Corporate Access | 3 |
| 3. Bank Transaction Codes | 3 |
| 4. Nordea usage of the ISO 20022 format..... | 3 |
| 5. Document references..... | 5 |
| 6. Guidelines..... | 6 |
| 7. Appendix 1 – Bank Transaction Codes | 15 |
| 7.1 Entry level – Batch booking entries | 15 |
| 7.2 Entry level – Single booking entries | 16 |

1. Introduction

These Message Implementation Guidelines (MIG) were prepared on behalf of Nordea Group (hereinafter “Nordea”).

The purpose of this documentation is to define how information in a financial statement message is structured for the exchange between Nordea and the message receiver.

These Message Implementation Guidelines comply with the international definitions for content and use of an ISO 20022 camt.053.001.02 BankToCustomerStatement and Common Global Implementation - Market Practice (CGI-MP) recommendations, which are available at: [CGI-MP link](#)

Note: This document may be subject for future changes and will in those cases be duly informed by Nordea.

2. About Corporate Access

Corporate Access is Nordea’s file-based Cash Management solution. The service enables Nordea’s customers to execute harmonised and straightforward ordinary commercial (incl. SEPA) payments as well as for example salaries, pension, urgent and cross-border/cross-currency payments (pain.001.001.03) from accounts in all the countries in the Nordic region. In return, the customer will receive status reports (pain.002.001.02) and debit notifications (camt.054.001.02). The solution includes the possibility for customers to perform cancellation of payments, sent in pain.001.001.03, by use of Message type camt.055.001.01 (CustomerPaymentCancellationRequest). Nordea will as a response to a camt.055.001.01 send a pain.002.001.03 and camt.029.001.03 (i.e. ResolutionOfInvestigation).

In addition, the Bank to Customer Statement message (camt.053.001.02) may be sent by Nordea to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit entries reported to the account. This version includes all Nordic countries, i.e. Denmark, Finland, Norway and Sweden.

3. Bank Transaction Codes

Bank Transaction Codes are used to define which types of transactions are reported in the statement. Nordea uses the standard codes according to ISO. Appendix 1, included into this document, provides further details.

4. Nordea usage of the ISO 20022 format

The term “message” is used for one XML schema occurrence, which is a combination of blocks called Group Header, Statement, Entry and TransactionDetails information. One file will only contain one message. A message sent by Nordea will in the first release contain Statements for one Debtor/account as agreed under the Corporate Cash Management agreement with Nordea. Each Statement will include one or more Entry’s whereas, dependent on booking option chosen by Debtor/Customer, each Entry will consist of one or more TransactionDetails.

All elements or tags defined as “Mandatory” by ISO 20022 for camt.053.001.02 are included in Nordea’s *Corporate Access Account Reporting* MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not

used by the service are not included in this MIG, even if they are included in the “ISO 20022 Message Definition Report” or in the “CGI-MP Implementation Guide for ISO 20022 BankToCustomerStatement”. This is to enable a smooth introduction of the service for potential users.

The following is a description of used fields and columns in the MIG:

| ISO Index | Structural sequence | Or | camt.053.001.02 - Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Use | Nordea comment |
|-----------|---------------------|----|---|--------|-------|------|------------|----------------|
|-----------|---------------------|----|---|--------|-------|------|------------|----------------|

ISO Index No = Reference number that refers to the related description in the “ISO 20022 Message Definition Report”

Structural sequence = Informs about which level a specific field is placed within the XML structure

Or = Nordea will provide one or the other field, but not both

Message Item = Refers to the actual tag name in ISO 20022, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a “field” in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).

XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The “Tag Name” will be stated at the beginning of a string which is to include the required information (i.e. <Debtor>) and will end the string with the same “Tag Name”, starting with a slash (i.e. </Dbtr>).

Multiplicity = Informs how many times an element can or must be used, as defined by ISO.

| | |
|------|--|
| 1..1 | One occurrence (required) |
| 1..n | One or several occurrences (value for “n” represents total number of occurrences) |
| 1..3 | Minimum one occurrence must be used, and maximum 3 occurrences can be used. Note: True value of “n” represents unlimited number of occurrences. |
| 0..1 | None or one occurrence to be used (optional) |
| 0..n | None or several occurrences can be used (value for “n” represents total number of occurrences) Note: True value of “n” represents unlimited number of occurrences. |

Type = States the value to be transferred in the actual XML element. There is a total of seven different “Data Type” representations that can be used in a “BankToCustomerStatement”: Identifier, Code, Text, Rate, Date Time, Amount & Indicator. See examples below:

| Data Type | Type | ISO Index | Example |
|------------|--------------------|-----------|--------------------------------|
| Identifier | PartyId32 | 1.8 | SALES COMPANY PARTY |
| Code | PaymentMethod3Code | 2.2 | TRF = Credit Transfer |
| Text | Max35Text | 2.1 | AA22BB11 |
| Rate | Rate | 2.48 | 10.99999 |
| Date Time | ISODateTime | 1.2 | 2015-07-21T05:32:31.000Z |
| Amount | DecimalNumber | 2.5 | 99999.99 |
| Indicator | Indicator | 2.3 | true = Batch booking requested |

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO 20022 uses the classification “1..n” as mandatory and “0..n” for optional usage. Nordea uses a slightly more gradient classification, such as:

| Attribute | | |
|-----------|--------------|---|
| Code | Terminology | Definition |
| R | Required | Mandatory by ISO 20022 or Required by CGI-MP. |
| XOR | eXclusive Or | Select either field, but not both |
| C | Conditional | Dependent upon certain conditions <u>or</u> optional to use by Nordea |

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO 20022 applies.

The files sent by Nordea will be in UTF-8 format.

For information/description about technical issues such as security, retransmissions, or duplicates, please see Service description for *Corporate Access File Transfer* at nordea.com/corporateaccess

More information on ISO 20022 definitions on camt.053.001.02 is available on the ISO 20022 website: ([Link](#))

5. Document references

This chapter contains references to documents relevant for this MIG:

Message Definition Report, Edition December 2009 ([Link](#))
camt.053.001.02 - BankToCustomerStatementV02

6. Guidelines

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|-----------------|--------|---|--------------|---|
| | - | | Bank To Customer Statement | <BkToCstmrStmt> | | | | |
| 1.0 | + | | GroupHeader | <GrpHdr> | [1..1] | GrpHdr42 | R | Message root, identifying message type |
| 1.1 | ++ | | MessageIdentification | <MsgId> | [1..1] | Max35Text | R | Identification created by Nordea and will be unique for min. 90 calendar days. |
| 1.2 | ++ | | CreationDateTime | <CreDtTm> | [1..1] | ISODatetime | R | Date and time at which the message was created. Nordea applies UTC or local time. Example: 2015-07-21T05:32:31.000Z |
| 1.3 | ++ | | MessageRecipient | <MsgRcpt> | [0..1] | PartyIdentification32 | R | This item identifies the recipient(s), as agreed with Nordea. Only identifications registered by Nordea will be reported. |
| 9.1.12 | +++ | | Identification | <Id> | [0..1] | Party6Choice | R | |
| 9.1.13 | ++++ | | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | R | |
| 9.1.14 | +++++ | | BICOrBEI | <BICOrBEI> | [0..1] | Identifier | C | Code allocated to organisations by the ISO9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea |
| 9.1.15 | +++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | R | |
| 9.1.16 | +++++ | | Identification | <Id> | [1..1] | Max35Text | R | Customer identification with code CUST, as assigned by Nordea (Service Id), will be reported. Code BANK will always be reported (i.e. sender) with value "NDEAPROD", indicating that the file is sent from Nordea's production environment. |
| 9.1.17 | +++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 9.1.18 | +++++ | | Code | <Cd> | [1..1] | ExternalOrganisationIdentification1Code | R | Used codes: BANK BankPartyIdentification (Nordea) CUST Customer number |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|---|----------------|--------|-------------------------------|--------------|---|
| 2.0 | + | | Statement | <Stmnt> | [1..n] | AccountStatement2 | R | Each statement contains one account. |
| 2.1 | ++ | | Identification | <Id> | [1..1] | Max35Text | R | Unique identification, as assigned by Nordea, to un-ambiguously identify the account statement. Unique at Nordea for min. 90 calendar days. Note: Nordea will use date/time (i.e. YYYYMMDDHHMMSS), currency and last four (4 digits) of the reported account. |
| 2.2 | ++ | | ElectronicSequenceNumber | <ElctrncSeqNb> | [0..1] | Quantity | R | Sequential number will always be reported, as signed by Nordea. Note: Will continue incrementally and not reset. |
| 2.3 | ++ | | LegalSequenceNumber | <LglSeqNb> | [0..1] | Quantity | C | Sequential number of the report, assigned by Nordea. It is increased incrementally by 1 for each report sent electronically. Note 1: Will be reported with zero ("0") when no movements on the account Note 2: Will be reset after every year-end. |
| 2.4 | ++ | | CreationDateTime | <CreDtTm> | [1..1] | ISODatetime | R | Date and time at which the statement was created. Expressed using UTC designator [Z] with or without offset. Example: 2015-07-21T05:32:31.000Z |
| 2.6 | ++ | | CopyDuplicateIndicator | <CpyDplctInd> | [0..1] | CopyDuplicate1Code | C | Indicates whether the statement is a duplicate. Used code: DUPL Message is a duplicate of a message previously sent |
| 2.10 | ++ | | Account | <Acct> | [1..1] | CashAccount20 | R | Customers can choose to have the account number reported as IBAN or BBAN. Based on CCM Agreement. Finland: Only IBAN available. |
| 1.2.0 | +++ | | Identification | <Id> | [1..1] | AccountIdentification4Choice | R | |
| 1.2.1 | ++++ | {Or | IBAN | <IBAN> | [1..1] | IBAN2007Identifier | XOR | |
| 1.2.2 | ++++ | Or} | Other | <Othr> | [1..1] | GenericAccountIdentification1 | XOR | |
| 1.2.3 | +++++ | | Identification | <Id> | [1..1] | Max34Text | R | |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|------|---|---------------|--------|--|--------------|--|
| 1.2.4 | +++++ | | SchemeName | <SchmeNm> | [0..1] | AccountSchemeName1Choice | C | |
| 1.2.5 | ++++++ | | Code | <Cd> | [1..1] | ExternalAccountIdentification1Code | R | Used code: BBAN |
| 1.2.11 | +++ | | Currency | <Ccy> | [0..1] | ActiveOrHistoricCurrencyCode | R | |
| 1.2.13 | +++ | | Owner | <Ownr> | [0..1] | PartyIdentification32 | R | Party that legally owns the account will always be reported. |
| 1.2.14 | ++++ | | Name | <Nm> | [0..1] | Max140Text | R | |
| 1.2.26 | ++++ | | Identification | <Id> | [0..1] | Party6Choice | C | |
| 1.2.27 | +++++ | {Or | OrganisationIdentification | <OrgId> | [1..1] | OrganisationIdentification4 | C | |
| 1.2.29 | ++++++ | | Other | <Othr> | [0..n] | GenericOrganisationIdentification1 | C | |
| 1.2.30 | +++++++ | | Identification | <Id> | [1..1] | Text | R | Sweden: Organisational number of the company owning the agreement |
| 1.2.31 | +++++++ | | SchemeName | <SchmeNm> | [0..1] | OrganisationIdentificationSchemeName1Choice | C | |
| 1.2.32 | +++++++ | {{Or | Code | <Cd> | [1..1] | Code | R | Used code: COID Company ID (only for Sweden) |
| 1.2.33 | +++++++ | Or}} | Proprietary | <Prtry> | [1..1] | Text | C | Not used |
| 1.2.34 | +++++++ | | Issuer | <Issr> | [0..1] | Text | C | Not used |
| 1.2.35 | +++++ | Or} | PrivateIdentification | <PrvtId> | [1..1] | PersonIdentification5 | C | Not used |
| 1.2.56 | +++ | | Servicer | <Svcr> | [0..1] | BranchAndFinancialInstitutionIdentification4 | R | |
| 1.2.57 | ++++ | | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | FinancialInstitutionIdentification7 | R | |
| 1.2.58 | +++++ | | BIC | <BIC> | [0..1] | BICIdentifier | R | Nordea Bank Denmark = NDEADKKK Nordea Bank Finland = NDEAFIHH Nordea Bank Norway = NDEANOKK Nordea Bank Sweden = NDEASESS |
| 1.2.59 | +++++ | | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | ClearingSystemMemberIdentification2 | C | Only used for Sweden. Will always be reported for Swedish accounts. |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|-------------|--------|---|--------------|--|
| 1.2.60 | +++++ | | ClearingSystemIdentification | <ClrSysId> | [0..1] | ClearingSystemIdentification2Choice | R | |
| 1.2.61 | +++++ | | Code | <Cd> | [1..1] | ExternalClearingSystemIdentification1Code | R | Used code: SESBA Swedish Bankers Association |
| 1.2.63 | +++++ | | MemberIdentification | <Mmbld> | [1..1] | Max35Text | R | Branch number 9960 will always be used for Nordea Sweden accounts |
| 1.2.65 | +++++ | | PostalAddress | <PstlAdr> | [0..1] | PostalAddress6 | R | |
| 1.2.74 | +++++ | | Country | <Ctry> | [0..1] | CountryCode | R | Used codes: DK = Denmark FI = Finland NO = Norway SE = Sweden |
| 2.11 | ++ | | RelatedAccount | <RltdAcct> | [0..1] | CashAccount16 | C | Identifies the parent account of the account for which the statement has been issued. Finland: Will be reported if available |
| 1.1.0 | +++ | | Identification | <Id> | [1..1] | AccountIdentification4Choice | R | |
| 1.1.1 | ++++ | | IBAN | <IBAN> | [1..1] | IBAN2007Identifier | R | |
| 2.23 | ++ | | Balance | <Bal> | [1..n] | CashBalance3 | R | |
| 2.24 | +++ | | Type | <Tp> | [1..1] | BalanceType12 | R | |
| 2.25 | ++++ | | CodeOrProprietary | <CdOrPrtry> | [1..1] | BalanceType5Choice | R | |
| 2.26 | +++++ | | Code | <Cd> | [1..1] | BalanceType12Code | R | Used codes: OPBD Opening balance CLBD Closing balance FWAV ForwardAvailable balance (will be reported if available) CLAV ClosingAvailable balance (will be reported if available) |
| 2.31 | +++ | | CreditLine | <CdtLine> | [0..1] | CreditLine2 | C | |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|----------------|--------|-----------------------------------|--------------|--|
| 2.32 | ++++ | | Included | <Incl> | [1..1] | TrueFalseIndicator | R | Specifies whether any creditline will be included in the balance reported in 2.34. Nordea will always report balance without credit line, i.e. code "false". Note: Will currently not be reported for Cash Pool Master account for Finland & Sweden. Used code: false |
| 2.33 | ++++ | | Amount | <AmtCcy="AAA"> | [0..1] | ActiveOrHistoricCurrencyAndAmount | R | |
| 2.34 | +++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyCode | R | Posted amount in the currency of the account reported. |
| 2.35 | +++ | | CreditDebitIndicator | <CdtDbtInd> | [1..1] | CreditDebitCode | R | |
| 2.36 | +++ | | Date | <Dt> | [1..1] | DateAndDateTimeChoice | R | Balance date will always be reported. |
| 4.1.0 | ++++ | | Date | <Dt> | [1..1] | DateAndDateTimeChoice | R | |
| 2.76 | ++ | | Entry | <Ntry> | [0..n] | ReportEntry2 | C | Entry may specify a single transaction or a batch booking of several transactions. Outgoing & incoming payment lump-sums: No specifications of transactions included in batch booking are reported. |
| 2.77 | +++ | | EntryReference | <NtryRef> | [0..1] | Max35Text | R | Increased by one (1) for each entry. |
| 2.78 | +++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyCode | R | Posted amount in the currency of the account reported and is the total of one or many entry details. Note: Zero amount (i.e. "0.00") may occur. |
| 2.79 | +++ | | CreditDebitIndicator | <CdtDbtInd> | [1..1] | CreditDebitCode | R | Used codes: DBIT Debit CRDT Credit Zero will be reported as "CRDT" |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|---------------|--------|------------------------------------|--------------|---|
| 2.80 | +++ | | ReversalIndicator | <RvslInd> | [0..1] | TrueFalseIndicator | C | Will be reported for Finland, if available. If <CdtDbtInd> is "DBIT" and <RvslInd> is "true" the original entry was a credit and If <CdtDbtInd> is "CRDT" and <RvslInd> is "true" the original entry was a debit. Used code: True = Correction |
| 2.81 | +++ | | Status | <Sts> | [1..1] | EntryStatus2Code | R | Used code: BOOK Booked |
| 2.82 | +++ | | BookingDate | <BookDt> | [0..1] | DateAndDateTimeChoice | R | Booking date will always be reported. |
| 4.1.0 | ++++ | | Date | <Dt> | [1..1] | ISODate | R | |
| 2.83 | +++ | | ValueDate | <ValDt> | [0..1] | DateAndDateTimeChoice | R | Value date will always be reported. |
| 4.1.0 | ++++ | | Date | <Dt> | [1..1] | ISODate | R | |
| 2.84 | +++ | | Account2ServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | C | Will be reported if available. |
| 2.91 | +++ | | BankTransactionCode | <BkTxCd> | [1..1] | BankTransactionCodeStructure4 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.92 | ++++ | | Domain | <Domn> | [0..1] | BankTransactionCodeStructure5 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.93 | +++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionDomain1Code | R | |
| 2.94 | +++++ | | Family | <Fmly> | [1..1] | BankTransactionCodeStructure6 | R | ISO Transaction Codes are used (see Appendix 1). |
| 2.95 | +++++ | | Code | <Cd> | [1..1] | ExternalBankTransactionDomain1Code | R | |
| 2.96 | +++++ | | SubFamilyCode | <SubFmlyCd> | [1..1] | ExternalBankTransactionDomain1Code | R | |
| 2.135 | +++ | | EntryDetails | <NtryDtIs> | [0..n] | EntryDetails1 | R | Set of elements used to provide details on the entry. Outgoing & incoming payment lump-sums: No specifications of transactions included in batch booking are reported. |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|---------------|--------|-----------------------------|--------------|---|
| 2.142 | ++++ | | TransactionDetails | <TxDtls> | [0..n] | EntryTransaction2 | R | Set of elements used to provide information on the underlying transaction(s) |
| 2.143 | +++++ | | References | <Refs> | [0..1] | TransactionReferences2 | R | References will be reported in accordance with Nordea's booking principals (batch or single bookings) and/or as per preference by customer where applicable. |
| 2.144 | +++++ | | MessageIdentification | <MsgId> | [0..1] | Max35Text | C | Will be reported as provided in pain.001.001.03 via Corporate Access. |
| 2.145 | +++++ | | AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | C | Will be reported if available. May be omitted for a transaction initiated by Nordea. |
| 2.146 | +++++ | | PaymentInformationIdentification | <PmtInfId> | [0..1] | Max35Text | C | Will be reported as provided in pain.001.001.03 via Corporate Access. |
| 2.147 | +++++ | | InstructionIdentification | <InstrId> | [0..1] | Max35Text | C | Will be reported as provided in pain.001.001.03 via Corporate Access and when single booking applied by Nordea. |
| 2.148 | +++++ | | EndToEndIdentification | <EndToEndId> | [0..1] | Max35Text | C | Will be reported if provided by originator or when used in pain.001.001.03 via Corporate Access and when single booking applied by Nordea. |
| 2.153 | +++++ | | Proprietary | <Prtry> | [0..1] | ProprietaryReference1 | C | Will be reported for card (acquiring and purchase) transactions. Acquiring transactions: Norway: Will be reported for "BankAxept" cards Finland: Not used Note: Specification of included transactions will be reported by external provider. Purchase transactions: Will be reported for debit card (purchase) transactions |
| 2.154 | +++++ | | Type | <Tp> | [1..1] | Max35Text | R | Denmark, Norway & Sweden: Always "OTHR" Finland: Card number |
| 2.155 | +++++ | | Reference | <Ref> | [1..1] | Max35Text | R | POS system reference/identification |
| 2.156 | ++++ | | AmountDetails | <AmtDtls> | [0..1] | AmountAndCurrency-Exchange3 | R | |
| 2.1.9 | +++++ | | TransactionAmount | <TxAmt> | [0..1] | AmountAndCurrency-Exchange3 | R | |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|----|---|----------------|--------|-----------------------------------|--------------|---|
| 2.1.10 | ++++++ | | Amount | <AmtCcy="AAA"> | [1..1] | ActiveOrHistoricCurrencyAndAmount | R | Note: Zero amount (i.e. "0.00") may occur. |
| 2.224 | ++++ | | Purpose | <Purp> | [0..1] | Purpose2Choice | C | Incoming payments: Will be reported if available Outgoing payments: Will only be reported if provided by customer in pain.001.001.03. |
| 2.226 | ++++++ | | Proprietary | <Prtry> | [1..1] | Max35Text | R | Incoming payments: Denmark and Norway: used for incoming credit transfers. Outgoing payments: Denmark, Norway and Sweden: used for domestic credit transfers only. |
| 2.234 | ++++ | | RemittanceInformation | <RmtInf> | [0..1] | RemittanceInformation5 | C | Finland: Both Unstructured <Ustrd> and structured <Strd> may occur. |
| 2.235 | ++++++ | | Unstructured | <Ustrd> | [0..n] | Max140Text | C | |
| 2.236 | ++++++ | | Structured | <Strd> | [0..n] | StructuredRemittanceInformation7 | C | Only used for Denmark and Finland. Denmark: Incoming "Transfer form" may be single booked and reported, if requested Finland: Outgoing structured reference payments will be reported if single booking applied. |
| 2.256 | ++++++ | | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | CreditorReferenceInformation2 | C | When DBIT: Finland: Will always be reported with code SCOR if used by customer in pain.001.001.03 When CRDT: Denmark & Finland: Will be reported for incoming structured reference payments with code SCOR |
| 2.257 | ++++++ | | Type | <Tp> | [0..1] | CreditorReferenceType2 | R | |
| 2.258 | ++++++ | | CodeOrProprietary | <CdOrPrtry> | [1..1] | CreditorReferenceType1Choice | R | |

| ISO Index | Structural sequence | Or | camt.053.001.02 Bank To Customer Statement Message Item | XMLTag | Mult. | Type | Nordea Mult. | Nordea comment |
|-----------|---------------------|-----|---|----------------|--------|---------------------------|--------------|--|
| 2.259 | +++++++ | | Code | <Cd> | [1..1] | DocumentType3Code | R | Used code: SCOR StructuredCommunicationReference |
| 2.261 | +++++++ | | Issuer | <Issr> | [0..1] | Max35Text | C | Will be reported if international (ISO 11649) RF creditor reference used. Used code: ISO |
| 2.262 | +++++++ | | Reference | <Ref> | [0..1] | Max35Text | R | |
| 2.266 | +++++ | | RelatedDates | <RltdDts> | [0..1] | TransactionDates2 | C | Used for interest calculation/reporting. |
| 2.267 | +++++ | | AcceptanceDateTime | <AcptncDtTm> | [0..1] | ISODatetime | R | Finland: Will be reported if available. Denmark: Reported for incoming Transfer form payments. |
| 2.293 | +++++ | | ReturnInformation | <RtrInf> | [0..1] | ReturnReasonInformation10 | C | Only used for Finland. |
| 2.304 | +++++ | | Reason | <Rsn> | [0..1] | ReturnReason5Choice | C | Only used for Finland. |
| 2.305 | +++++++ | {Or | Code | <Cd> | [1..1] | Code | XOR | Not used. |
| 2.306 | +++++++ | Or} | Proprietary | <Prtry> | [1..1] | Text | R | Finland: Account Servicer Reference from original transaction (reversals). |
| 2.307 | +++++ | | AdditionalInformation | <AddtlInf> | [0..n] | Text | C | Finland: Free text with further information (if available). |
| 2.314 | +++ | | AdditionalEntryInformation | <AddtlNtryInf> | [0..1] | Max500Text | C | Will be reported if additional Entry information available. Denmark: Will be reported for References 1 to max 6, if available. Example: "821:notification reference:01234567890123; 555:file information:01102018 7805682395" |

7. Appendix 1 – Bank Transaction Codes

7.1 Entry level – Batch booking entries ¹

In case batch (lump-sum) booking applies by Nordea (valid for Domain “Payments”) the following Bank Transaction codes will be used on Entry level. When in combination with Family “Issued” it reflects out-going payments processed via Nordea’s service Corporate Access Payables. If an Entry cannot be defined both “Family” and “Sub-family” with code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

Note: For Account Statement Standard only Entry level Bank Transaction codes will be reported, see also chapter 1.2 below.

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|-----------------|---------------------------|--|--------|--------|------------|---------|---------|--------|--------|
| Payments | Issued Credit Transfers | Domestic Credit Transfer | PMNT | ICDT | DMCT | Y | | Y | Y |
| Payments | Issued Credit Transfers | SEPA Credit Transfer | PMNT | ICDT | ESCT | | Y | | |
| Payments | Issued Credit Transfers | Payroll/Salary Payment | PMNT | ICDT | SALA | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Cross-Border Credit Transfer | PMNT | ICDT | XBCT | Y | Y | Y | Y |
| Payments | Issued Direct Debits | Direct Debit | PMNT | IDDT | PMDD | | | Y | |
| Payments | Not Available | Not Available | PMNT | NTAV | NTAV | Y | Y | Y | Y |
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN | | | Y | |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | | | Y | |
| Payments | Received Credit Transfers | Not Available | PMNT | RCDT | NTAV | | | | Y |
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | Y | | Y | |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD | | | Y | |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | BBDD | | Y | | |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | ESDD | | Y | | |
| Extended Domain | Not Available | Not Available | XTND | NTAV | NTAV | Y | Y | Y | Y |

¹ Nordea’s Bank Transaction Codes are subject for changes and will be announced by Nordea when such changes will occur
camt file viewer <http://www.whiterocksoftware.com/2019/08/xml-viewer.html>

7.2 Entry level – Single booking entries ¹

When single bookings apply by Nordea then Bank Transaction Code as shown below will be used on Entry level. If an Entry cannot be defined both “Family” and “Sub-family” with code “NTAV” will be reported or Domain “Extended Domain”, i.e. “XTND-NTAV-NTAV”.

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|--------------------|---------------------------------|----------------------|--------|--------|------------|---------|---------|--------|--------|
| Account Management | Miscellaneous Credit Operations | Charges (Generic) | ACMT | MCOP | CHRG | Y | Y | Y | Y |
| Account Management | Miscellaneous Credit Operations | Commission (Generic) | ACMT | MCOP | COMM | Y | | Y | Y |
| Account Management | Miscellaneous Credit Operations | Interests (Generic) | ACMT | MCOP | INTR | Y | Y | Y | Y |
| Account Management | Miscellaneous Credit Operations | Not Available | ACMT | MCOP | NTAV | Y | | Y | Y |
| Account Management | Miscellaneous Debit Operations | Charges (Generic) | ACMT | MDOP | CHRG | Y | Y | Y | Y |
| Account Management | Miscellaneous Debit Operations | Commission (Generic) | ACMT | MDOP | COMM | Y | | Y | |
| Account Management | Miscellaneous Debit Operations | Interests (Generic) | ACMT | MDOP | INTR | Y | Y | Y | Y |
| Account Management | Miscellaneous Debit Operations | Not Available | ACMT | MDOP | NTAV | Y | | | Y |
| Account Management | Miscellaneous Debit Operations | Taxes (Generic) | ACMT | MDOP | TAXE | | Y | | |
| Account Management | Opening & Closing | Account Closing | ACMT | OPCL | ACCC | Y | Y | Y | Y |
| Account Management | Opening & Closing | Account Opening | ACMT | OPCL | ACCO | Y | | | |
| Account Management | Opening & Closing | Charges (Generic) | ACMT | OPCL | CHRG | | | | Y |
| Cash Management | Account Balancing | Charges (Generic) | CAMT | ACCB | CHRG | Y | | | Y |
| Cash Management | Account Balancing | Interests (Generic) | CAMT | ACCB | INTR | Y | Y | | |
| Cash Management | Account Balancing | Not Available | CAMT | ACCB | NTAV | Y | Y | | Y |
| Cash Management | Account Balancing | Sweeping | CAMT | ACCB | SWEP | Y | Y | Y | Y |
| Cash Management | Account Balancing | Topping | CAMT | ACCB | TOPG | Y | Y | Y | Y |
| Cash Management | Account Balancing | Zero Balancing | CAMT | ACCB | ZABA | Y | Y | Y | Y |
| Cash Management | Cash Pooling | Charges (Generic) | CAMT | CAPL | CHRG | Y | | | Y |
| Cash Management | Cash Pooling | Interests (Generic) | CAMT | CAPL | INTR | | Y | Y | Y |
| Cash Management | Cash Pooling | Not Available | CAMT | CAPL | NTAV | | Y | | Y |
| Derivatives | Miscellaneous Credit Operations | Charges (Generic) | DERV | MCOP | CHRG | Y | | | |
| Derivatives | Miscellaneous Credit Operations | Interests (Generic) | DERV | MCOP | INTR | Y | | | |
| Derivatives | Miscellaneous Debit Operations | Charges (Generic) | DERV | MDOP | CHRG | Y | | | |
| Derivatives | Miscellaneous Debit Operations | Interests (Generic) | DERV | MDOP | INTR | Y | | | |

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|--------------------------------|--|--|--------|--------|------------|---------|---------|--------|--------|
| Derivatives | Not Available | Not Available | DERV | NTAV | NTAV | Y | Y | | |
| Extended Domain | Not Available | Not Available | XTND | NTAV | NTAV | Y | Y | Y | Y |
| Foreign Exchange | Not Available | Not Available | FORX | NTAV | NTAV | Y | Y | Y | Y |
| Loans, Deposits & Syndications | Miscellaneous Credit Operations | Charges (Generic) | LDAS | MCOP | CHRG | Y | Y | | Y |
| Loans, Deposits & Syndications | Miscellaneous Credit Operations | Interests (Generic) | LDAS | MCOP | INTR | Y | Y | | Y |
| Loans, Deposits & Syndications | Miscellaneous Debit Operations | Charges (Generic) | LDAS | MDOP | CHRG | Y | Y | Y | Y |
| Loans, Deposits & Syndications | Miscellaneous Debit Operations | Interests (Generic) | LDAS | MDOP | INTR | Y | Y | | Y |
| Loans, Deposits & Syndications | Not Available | Not Available | LDAS | NTAV | NTAV | Y | Y | Y | Y |
| Payments | Counter Transactions | Cash Deposit | PMNT | CNTR | CDPT | Y | Y | Y | Y |
| Payments | Counter Transactions | Cash Withdrawal | PMNT | CNTR | CWDL | Y | Y | Y | Y |
| Payments | Counter Transactions | Charges (Generic) | PMNT | CNTR | CHRG | | | Y | Y |
| Payments | Counter Transactions | Foreign Currencies Deposit | PMNT | CNTR | FCDP | Y | | Y | |
| Payments | Counter Transactions | Foreign Currencies Withdrawal | PMNT | CNTR | FCWD | Y | | Y | Y |
| Payments | Counter Transactions | Not Available | PMNT | CNTR | NTAV | | | | Y |
| Payments | Customer Card Transactions | Cash Deposit | PMNT | CCRD | CDPT | | Y | | Y |
| Payments | Customer Card Transactions | Cash Withdrawal | PMNT | CCRD | CWDL | Y | Y | Y | Y |
| Payments | Customer Card Transactions | Charges (Generic) | PMNT | CCRD | CHRG | Y | Y | | Y |
| Payments | Customer Card Transactions | Credit Card Payment | PMNT | CCRD | POSC | Y | | | |
| Payments | Customer Card Transactions | Cross-Border Cash Withdrawal | PMNT | CCRD | XBCW | | Y | Y | Y |
| Payments | Customer Card Transactions | Not Available | PMNT | CCRD | NTAV | Y | Y | | Y |
| Payments | Customer Card Transactions | Point-of-Sale (POS) Payment - Debit Card | PMNT | CCRD | POSD | Y | Y | Y | Y |
| Payments | Issued Cash Concentration Transactions | ACH Concentration | PMNT | ICCN | ACON | | | Y | Y |
| Payments | Issued Cash Concentration Transactions | Corporate Own Account Transfer | PMNT | ICCN | COAT | Y | Y | Y | Y |
| Payments | Issued Cash Concentration Transactions | Cross-Border Intra Company Transfer | PMNT | ICCN | XICT | Y | Y | Y | Y |
| Payments | Issued Cash Concentration Transactions | Intra Company Transfer | PMNT | ICCN | ICCT | Y | Y | Y | Y |
| Payments | Issued Cheques | Cash Letter | PMNT | ICHQ | CASH | | Y | Y | Y |
| Payments | Issued Cheques | Cheque | PMNT | ICHQ | CCHQ | Y | Y | Y | Y |
| Payments | Issued Cheques | Foreign Cheque | PMNT | ICHQ | XBCQ | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | ACH Debit | PMNT | ICDT | ADBT | Y | | Y | Y |
| Payments | Issued Credit Transfers | Automatic Transfer | PMNT | ICDT | AUTT | Y | Y | Y | Y |

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|-----------------------------------|--|--------|--------|------------|---------|---------|--------|--------|
| Payments | Issued Credit Transfers | Charges (Generic) | PMNT | ICDT | CHRG | Y | | Y | Y |
| Payments | Issued Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | ICDT | VCOM | Y | | Y | Y |
| Payments | Issued Credit Transfers | Cross-Border Credit Transfer | PMNT | ICDT | XBCT | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Domestic Credit Transfer | PMNT | ICDT | DMCT | Y | | Y | Y |
| Payments | Issued Credit Transfers | Financial Institution Credit Transfer | PMNT | ICDT | FICT | | Y | | |
| Payments | Issued Credit Transfers | Not Available | PMNT | ICDT | NTAV | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Payroll/Salary Payment | PMNT | ICDT | SALA | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Priority Credit Transfer | PMNT | ICDT | PRCT | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Reversal Due To Payment Return | PMNT | ICDT | RRTN | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | Same Day Value Credit Transfer | PMNT | ICDT | SDVA | Y | Y | Y | Y |
| Payments | Issued Credit Transfers | SEPA Credit Transfer | PMNT | ICDT | ESCT | | Y | | |
| Payments | Issued Credit Transfers | Taxes (Generic) | PMNT | ICDT | TAXE | Y | Y | Y | Y |
| Payments | Issued Direct Debits | Direct Debit Payment | PMNT | IDDT | PMDD | Y | | Y | Y |
| Payments | Issued Direct Debits | Reversal Due To Payment Reversal | PMNT | IDDT | PRDD | | Y | | |
| Payments | Issued Direct Debits | SEPA B2B Direct Debit | PMNT | IDDT | BBDD | | Y | | |
| Payments | Issued Direct Debits | SEPA Core Direct Debit | PMNT | IDDT | ESDD | | Y | | |
| Payments | Issued Real-Time Credit Transfers | ACH Debit | PMNT | IRCT | ADBT | | | Y | Y |
| Payments | Issued Real-Time Credit Transfers | Charges (Generic) | PMNT | IRCT | CHRG | | | | Y |
| Payments | Issued Real-Time Credit Transfers | Domestic Credit Transfer | PMNT | IRCT | DMCT | Y | | | |
| Payments | Issued Real-Time Credit Transfers | Reversal Due To Payment Return | PMNT | IRCT | RRTN | | | | Y |
| Payments | Lockbox Transactions | Charges (Generic) | PMNT | LBOX | CHRG | Y | | | Y |
| Payments | Lockbox Transactions | Deposit | PMNT | LBOX | LBDP | Y | Y | Y | Y |
| Payments | Lockbox Transactions | Not Available | PMNT | LBOX | NTAV | Y | Y | | |
| Payments | Miscellaneous Credit Operations | Commission (Generic) | PMNT | MCOP | COMM | | Y | | |
| Payments | Miscellaneous Credit Operations | Not Available | PMNT | MCOP | NTAV | Y | | | Y |
| Payments | Miscellaneous Credit Operations | Charges | PMNT | MCOP | CHRG | | Y | | |
| Payments | Miscellaneous Debit Operations | Commission (Generic) | PMNT | MDOP | COMM | | Y | Y | |
| Payments | Miscellaneous Debit Operations | Not Available | PMNT | MDOP | NTAV | Y | | Y | Y |
| Payments | Miscellaneous Debit Operations | Charges | PMNT | MDOP | CHRG | | Y | | |
| Payments | Not Available | Not Available | PMNT | NTAV | NTAV | Y | Y | Y | Y |

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------|--|--|--------|--------|------------|---------|---------|--------|--------|
| Payments | Received Cash Concentration Transactions | ACH Concentration | PMNT | RCCN | ACON | | | Y | Y |
| Payments | Received Cash Concentration Transactions | Corporate Own Account Transfer | PMNT | RCCN | COAT | Y | Y | Y | Y |
| Payments | Received Cash Concentration Transactions | Cross-Border Intra Company Transfer | PMNT | RCCN | XICT | | Y | Y | |
| Payments | Received Cash Concentration Transactions | Intra Company Transfer | PMNT | RCCN | ICCT | | Y | | Y |
| Payments | Received Cheques | Cash Letter | PMNT | RCHQ | CASH | | | Y | |
| Payments | Received Cheques | Cheque | PMNT | RCHQ | CCHQ | Y | Y | Y | Y |
| Payments | Received Cheques | Foreign Cheque | PMNT | RCHQ | XBCQ | Y | Y | Y | Y |
| Payments | Received Credit Transfers | ACH Credit | PMNT | RCDT | ACDT | Y | | Y | Y |
| Payments | Received Credit Transfers | ACH Transaction | PMNT | RCDT | ATXN | | | Y | |
| Payments | Received Credit Transfers | Automatic Transfer | PMNT | RCDT | AUTT | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Charges (Generic) | PMNT | RCDT | CHRG | Y | | | Y |
| Payments | Received Credit Transfers | Credit Transfer With Agreed Commercial Information | PMNT | RCDT | VCOM | Y | | Y | Y |
| Payments | Received Credit Transfers | Cross-Border Credit Transfer | PMNT | RCDT | XBCT | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Domestic Credit Transfer | PMNT | RCDT | DMCT | Y | | Y | Y |
| Payments | Received Credit Transfers | Not Available | PMNT | RCDT | NTAV | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Payroll/Salary Payment | PMNT | RCDT | SALA | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Priority Credit Transfer | PMNT | RCDT | PRCT | | Y | | |
| Payments | Received Credit Transfers | Reversal Due To Payment Return | PMNT | RCDT | RRTN | Y | Y | Y | Y |
| Payments | Received Credit Transfers | Same Day Value Credit Transfer | PMNT | RCDT | SDVA | | Y | | |
| Payments | Received Credit Transfers | SEPA Credit Transfer | PMNT | RCDT | ESCT | | Y | Y | Y |
| Payments | Received Credit Transfers | Taxes (Generic) | PMNT | RCDT | TAXE | Y | Y | Y | Y |
| Payments | Received Direct Debits | Direct Debit | PMNT | RDDT | PMDD | Y | | Y | Y |
| Payments | Issued Direct Debits | Reversal Due To Payment Cancellation Request | PMNT | RDDT | RCDD | | Y | | |
| Payments | Received Direct Debits | Reversal Due To Payment Reversal | PMNT | RDDT | PRDD | | Y | | |
| Payments | Received Direct Debits | SEPA B2B Direct Debit | PMNT | RDDT | BBDD | | Y | | |
| Payments | Received Direct Debits | SEPA Core Direct Debit | PMNT | RDDT | ESDD | | Y | | |
| Payments | Received Real-Time Credit Transfers | ACH Credit | PMNT | RRCT | ACDT | | | Y | Y |
| Payments | Received Real-Time Credit Transfers | ACH Return | PMNT | RRCT | ARET | | | | Y |
| Payments | Received Real-Time Credit Transfers | Charges (Generic) | PMNT | RRCT | CHRG | | | | Y |
| Payments | Received Real-Time Credit Transfers | Domestic Credit Transfer | PMNT | RRCT | DMCT | Y | | | |

| Domain | Family | Sub-Family | Domain | Family | Sub-Family | Denmark | Finland | Norway | Sweden |
|----------------|---------------------------------|---------------------|--------|--------|------------|---------|---------|--------|--------|
| Securities | Custody | Charges (Generic) | SECU | CUST | CHRG | Y | Y | | |
| Securities | Miscellaneous Credit Operations | Charges (Generic) | SECU | MCOP | CHRG | | Y | Y | |
| Securities | Miscellaneous Credit Operations | Interests (Generic) | SECU | MCOP | INTR | Y | Y | | |
| Securities | Miscellaneous Debit Operations | Charges (Generic) | SECU | MDOP | CHRG | Y | Y | Y | Y |
| Securities | Miscellaneous Debit Operations | Interests (Generic) | SECU | MDOP | INTR | Y | Y | | Y |
| Securities | Not Available | Not Available | SECU | NTAV | NTAV | Y | Y | Y | Y |
| Trade Services | Guarantees | Charges (Generic) | TRAD | GUAR | CHRG | Y | Y | Y | Y |
| Trade Services | Miscellaneous Credit Operations | Interests (Generic) | TRAD | MCOP | INTR | | | | Y |
| Trade Services | Miscellaneous Debit Operations | Interests (Generic) | TRAD | MDOP | INTR | | | | Y |
| Trade Services | Not Available | Not Available | TRAD | NTAV | NTAV | Y | Y | Y | Y |