

# **Cross-border payments**

## **SWIFT MT101 format**

Version 1.7.2

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## 1 Introduction

Handelsbanken implementation guidelines will describe the contents of cross-border payments based on SWIFT MT101-format. In the first part of the document you will find a description of the format. After the format description you will find country specific information.

It is currently possible to make cross-border payments from Handelsbanken

|               |             |
|---------------|-------------|
| Finland       | Norway      |
| Great Britain | Sweden      |
| Luxembourg    | USA         |
| Netherlands   | Other banks |

Payments can also be made from accounts held with other banks. The service is based on Handelsbanken having an agreement with the account holding bank in order to execute payments. Please contact your debtor agent for information regarding how to state your debtor account.

All component services within outgoing payments must have a separate agreement with Handelsbanken. Generally, it is important that the records are in the order described below. If the records are in a different order or if a mandatory record is missing, the entire section will be rejected.

The SWIFT MT101-format doesn't as standard handle credit notes. There is no field/Tag for describing this. An invoice must be manually netted against a credit note, with the net amount in Seq B, Tag 32B being sent to the beneficiary. Invoice and credit note references can be entered in Tag 70.

This description is unique for Handelsbanken's services and can therefore only be used in co-operation with Handelsbanken. The contents of the SWIFT MT101-format are adjusted to Handelsbanken's services. More information about cross-border payments can be obtained from your local branch office.

## 1.1 History

At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.
- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.
- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

| Version | Date       | Description  |
|---------|------------|--|
| 1.7.2   | 2023-11-13 | Following countries with accounts in Handelsbanken has been removed: DE, DK, FR  |
| 1.7.1   | 2021-01-12 | GB and SE: Removed Cheque payment as remittance method   |
| 1.7.0   | 2020-10-26 | Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG  |
| 1.6.9   | 2017-12-13 | New rules for allocation of fees within EU/EES according to PSD2 regulation, see 3.6   |
| 1.6.8   | 2016-12-12 | GB: National bank ID not allowed for beneficiary bank  |
| 1.6.7   | 2016-06-30 | New codes for payments to beneficiaries in Mainland China  |
| 1.6.6   | 2014-04-22 | Cheque is no longer available as payment type from Luxembourg  |
| 1.6.5   | 2013-12-12 | BIC is optional if Debit or Beneficiary's account number is stated as an IBAN.   |
| 1.6.4   | 2013-06-11 | New payment types (Financial/IntraCompany) available for Lithuania, Latvia and Estonia.<br><br>Update due to changes in country specific information regarding Luxembourg (Central bank code not used and req. execution date regarded as value date for Financial/IntraCompany payments). |
| 1.6.3   | 2012-11-22 | Update due to changes in country specific information regarding China.   |
| 1.6.2   | 2011-12-13 | Update due to PSD and instruction code "URGP". New use of Instructing Party and Ordering Customer.   |
| 1.6.1   | 2010-10-07 | Clarification – Instruction code "URGP" should not be used for debit accounts Handelsbanken CN, HK, SG, US and GB.   |
| 1.6.0   | 2009-11-20 | New countries - Possible to order payments from debit accounts in Handelsbanken Lithuania. Details of Charges - updated information due to PSD   |
| 1.5.0   | 2009-05-07 | Beneficiary account number is mandatory for financial and intra-company cross-border payments.   |
| 1.4.0   | 2009-02-05 | New countries - Possible to order payments from account in Handelsbanken China, Estonia and Latvia.  |
| 1.3.0   | 2009-01-15 | New version management. Changes according to guidelines.   |
| 0.1.3   | 2008-02-04 | SEPA (Single Euro Payment Area) – connection new reference fields to the SWIFT MT101 format.   |

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|                |            |   |
|----------------|------------|---|
| 0.1.2          | 2007-12-13 | New country- possible to order cross-border payments from Handelsbanken France. Payment code/Central bank reports - updated information |
| 2006 November  | 2006-11-01 | Possible to order payments from account in Other banks  |
| Older versions |            | Please contact your local branch if you have questions concerning older versions.   |

## 2 Implementation guidelines

Sequence A contains general information and is a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B.

A file sent to Handelsbanken can contain several sequences A. I.e. the file starts with one sequence A and is followed by one or more sequence B, which are going to be debited the account number stated in the first sequence A. Then comes a new sequence A followed by one or more sequence B, which are going to be debited the account number stated in the second sequence A etc.

### Status:

M = Mandatory

N = Not used

O = Optional

R = Required (under certain conditions)

### Explanations:

a = alphabetic letters

c = alphabetic letters and digits

d = amount, must contain one digit and comma','. Maximum length includes the decimal comma.

n = digits, ex. 2n → up to 2 digits

x = character

! = always..!, ex 3!a → always 3 letters

/ = slash followed by an account number

[ ] = subfield, i.e. optional

### Execution date

Execution date can be stated for a maximum of 12 months ahead.

Execution date can be exceeded with a maximum of 20 days. Then the payment will be executed the following business day. If execution date is exceeded with more than 20 days the payment will be rejected.

## 2.1 Set-up guidelines

### 2.1.1 SEQUENCE A

| Status | Tag | Field name                   | Content | Definition / Usage rules  |
|--------|-----|------------------------------|---------|---|
| M      | 20  | Sender's Reference           | 16x     | Must be unique for each message (or chain of messages) and must not start or end with a slash '/' or contain two consecutive slashes '//' |
| N      | 21R | Customer Specified Reference | 16x     | Not used  |
| O      | 28D | Message Index / Total        | 5n/5n   | Accepted but not acted upon   |

| Status | Tag | Field name                    | Content            | Definition / Usage rules   |
|--------|-----|-------------------------------|--------------------|--|
| O      | 50L | Instructing Party             | 35x                | <p>Party which is authorized by the account owner to order all the transactions in the message.</p> <p>If stated Customer identity in Handelsbanken, Business organization/SHB number, this Party will be displayed as Instructing Party in Handelsbanken online corporate banking.</p> <p>If stated name and the payment fulfil the requirements for a EUR payment within Europe (SEPA), name will be forwarded to the beneficiary as Originator Reference Party.</p>   |
| R      | 50H | Ordering Customer             | /34x<br>4*35x      | <p>Line 1: /Account to be debited for all subsequent transactions in sequence B.</p> <p>Line 2: Account owner's customer identity in Handelsbanken, Business organisation/SHB number.</p> <p>See country specific information</p>  |
| R      | 52A | Account Servicing Institution | 4!a2!a2!c<br>[3!c] | <p>BIC of the bank servicing the customer's account to be debited, e.g. HANDNOKK.</p> <p>Optional if Debit account is stated as an IBAN.</p> <p>See country specific information.</p>  |
| N      | 51A | Sending Institution           |                    | Not used.  |
| M      | 30  | Requested Execution Date      | 6!n                | <p>Execution date.</p> <p>The date on which all subsequent transactions in sequence B should be initiated by the executing bank.</p> <p><b>Exception:</b> In combination with <b>INTC</b> or <b>CORT in Tag 23E</b> this field is regarded as value date, the date on which the receiving institution will receive value of the amount. Handelsbanken will automatically set the execution date to the date we receive the file and make the validation for the cut off time according to this information. The value date cannot be more than 7 calendar days ahead of time from the day the file is sent to the bank.</p> <p><b>Great Britain and USA:</b> If the method of payment is Normal (only USA), Financial payment or Intra Company payment this is the value date. If the method of payment is Cheque, this will be the execution date. The bank will automatically set the execution date to the date we receive the file and make the validation for the cut off time according to this information.</p> |
| N      | 25  | Authorisation                 | 35x                | Not used   |

## 2.1.2 SEQUENCE B

| Status | Tag | Field name                    | Content      | Definition / Usage rules  |
|--------|-----|-------------------------------|--------------|---|
| M      | 21  | Transaction Reference         | 16x          | <p>This field specifies the unambiguous reference for the individual transaction contained in a particular occurrence of sequence B.</p> <p>Must not start or end with a slash '/' or contain two consecutive slashes '//'.<br/>The reference will be sent to the beneficiary, if the payment fulfils the requirements of a euro payment within SEPA (Single Euro Payment Area). Otherwise the reference is the senders own reference and will not be forwarded to the beneficiary.</p>   |
| O      | 21F | F/X Deal Reference            | 16x          | <p>F/X Deal Reference could be used from accounts in Handelsbanken FI, GB, NL, NO and US.</p> <p>Other banks, according to agreement.</p> <p>Must not start or end with a slash '/' or contain two consecutive slashes '//'.<br/>N.B. If used, both Tag 21F and Tag 36 must be specified.</p>   |
| R      | 23E | Instruction Code              | 4a[/30x]     | <p>Method of payment.</p> <p><b>Tag to be stated only when code is used.</b><br/>When tag is not used (blank) the payment is handled as a cross-border normal payment.</p> <p>Codes accepted:</p> <p><b>URGP</b> = Urgent cross-border payment (not used for debit accounts in Handelsbanken US and GB and not applicable for EUR payments within the EU/EEA when debit accounts are in Handelsbanken SE or for SEK payments within Sweden)</p> <p><b>INTC</b> = Intra-company cross-border payment (not used for debit accounts in Handelsbanken NL)</p> <p><b>CORT</b> = Financial cross-border payment (not used for debit accounts in Handelsbanken NL)</p> |
| M      | 32B | Currency/Transaction Amount   | 3!a15d       | Currency and amount of the subsequent transfer.   |
| N      | 50L | Instructing Party             | 35x          | Not used in Sequence B  |
| N      | 50H | Ordering Customer             | /34<br>4*35x | <p>Only to be used in Handelsbanken SE</p> <p>Line 1: Account to be debited for all subsequent transactions in sequence B</p> <p>Line 2: Account owner's customer identity in Handelsbanken, Business organization/SHB number.</p>  |
| N      | 52A | Account Servicing Institution |              | Not used in Sequence B  |



| Status | Tag | Field name               | Content   | Definition / Usage rules  |
|--------|-----|--------------------------|---|---|
| O      | 56A | Intermediary             | A   | <p>Receivers correspondent specified with a BIC.</p> <p>N.B. In Handelsbanken, intermediary bank is only allowed if Tag 23E = INTC or CORT. Other banks, according to agreement</p> <p>If used, Tag 57a is mandatory.</p>   |
| R      | 57a | Account With Institution | <p><b>Option A:</b></p> <p>4!a2!a2!c<br/>[3!c]</p> <p>[/1!a]<br/>[/34x]<br/>4!a2!a2!c<br/>[3!c]</p> <p><b>Option C:</b></p> <p>/34x</p> | <p>Beneficiary bank, identification.</p> <p><b>Exceptions:</b></p> <p>BIC is optional if Beneficiary's account number is stated as an IBAN. BIC is not optional if Tag 56A is used.</p> <p>BIC or // followed by a two letter clearing national system code and a numeric party identifier (National bank ID) and a BIC.</p> <p>E.g.: 57A:HANDNOKK</p> <p>Or</p> <p>57A://FW123456789<br/>HANDUS33</p> <p>Or</p> <p>// followed by a two letter clearing national system code and a numeric party identifier (National bank ID).</p> <p>E.g.: 57C://FW123456789</p> <p>See country specific information</p> |
| M      | 59  | Beneficiary              | [/34x]<br>4*35x   | <p>Beneficiary's account number preceded by slash "/" (IBAN is preferred), name and address. Fill in the name and address starting on the first line. If you leave intermediate lines with no text, you must fill these lines with empty spaces, otherwise the whole file will be rejected.</p> <p>If the payment is in euro and the payment is within EU, EES or Switzerland the account number must be an IBAN but we also recommend to use IBAN to all countries that adopted IBAN as a standard.</p> <p>Beneficiary account number is not allowed in Tag 59 if Tag 23E = CHQB</p>                       |
| O      | 70  | Remittance Information   | 4*35x   | <p>Reference/message to the beneficiary.</p> <p>Max 4x35 characters.</p> <p>See country specific information.</p>   |

| Status | Tag | Field name                       | Content | Definition / Usage rules   |
|--------|-----|----------------------------------|---------|--|
| M      | 77B | Regulatory Reporting             | 3*35x   | <p>Beneficiary country code is mandatory for all cross-border payments.</p> <p>Payment/Currency register/Central bank code is mandatory for cross-border payments from accounts in Handelsbanken NO and SE.</p> <p>See country specific information.</p> <p><b>Example 1:</b> without reporting to the central bank<br/>//Beneficiary country code. E.g.<br/>//DE</p> <p><b>Example 2:</b> with reporting to the central bank<br/>/CODE/Beneficiary country code. E.g.<br/>/101/DE</p> <p><b>Example 3:</b> with reporting to the central bank including additional information. Additional information is only used in Norway. All together 19 characters can be used.</p> <p><b>Norway</b> - Additional information is mandatory:<br/>/CODE/Country code Norway//Additional information. E.g.<br/>/26/NO//RENT</p> |
| N      | 33B | Currency/Original Ordered Amount | 3!a15d  | Not used   |
| M      | 71A | Details of Charges               | 3a      | <p><b>SHA</b> = Each party pays its fees, this is the normal case</p> <p><b>BEN</b> = The beneficiary pays all fees</p> <p><b>OUR</b> = The ordering party pays all fees</p> <p><b>Exception:</b> Cross-border payments from Handelsbanken US will always be treated as OUR</p> <p><b>Exception 2:</b> For payments within EU/EES only SHA can be used according to PSD2 regulation.</p> <p>See country specific information.</p>  |
| N      | 25A | Charges Account                  | /34x    | Not used   |
| O      | 36  | Exchange Rate                    | 12d     | <p>Only used from accounts in Handelsbanken FI, GB, NL, NO and US</p> <p>Other banks, according to agreement.</p> <p>N.B. If used, both Tag 21F and Tag 36 must be specified.</p>  |

### 3 Country specific information for Cross-border payments

#### 3.1 Debit Account and Debit account servicing institution

##### 3.1.1 DEBIT ACCOUNT SERVICING INSTITUTION - HANDELSBANKEN

| Country       | Country code | BIC      | IBAN – International Bank Account number | BBAN – Traditional Account number  |
|---------------|--------------|----------|--|------------------------------------|
| Finland       | FI           | HANDFIHH | 18 characters                            | 14 digits incl clearing number     |
| Great Britain | GB           | HANDGB22 | 22 characters                            | 8 digits                           |
| Luxembourg    | LU           | HANDLULB | 20 characters                            | 8 digits                           |
| Netherlands   | NL           | HANDNL2A | 18 characters                            | 10 digits                          |
| Norway        | NO           | HANDNOKK | 15 characters                            | 11 digits incl clearing number     |
| Sweden        | SE           | HANDSESS | 24 characters                            | 8 or 9 digits incl clearing number |
| USA           | US           | HANDUS33 | Not available                            | 8 digits                           |

##### 3.1.2 DEBIT ACCONT HELD IN OTHER BANKS

Debit accounts held in other banks could be either an international bank account number, IBAN, or a traditional bank account number, BBAN. This must be stated according to agreement with the bank in point.

## 3.2 Beneficiary account and Beneficiary's bank

### 3.2.1 BENEFICIARY ACCOUNT

Beneficiary account is to be identified as IBAN where available. Please note that IBAN is mandatory for payments in EUR within EU, EEA and Switzerland. In some countries IBAN cannot be used, why beneficiary account must be identified as BBAN.

When Beneficiary Account is identified as IBAN NationalBankID/Clearing number is to be not used.

See <http://www.ecbs.org/iban/iban.htm#country> for further information about how IBAN and BBAN are stated in different countries.

### 3.2.2 BENEFICIARY'S BANK

Beneficiary bank is to be identified preferably with BIC, and when requested, NationalBankID. It is optional to identify the Bank if beneficiary account is stated as IBAN.

In some countries the beneficiary bank may not have a BIC of its own. In these cases, a National bank Id can be specified and must be entered with no spaces and start with a two letter clearing national system code, see table below.

| Country      | Length of ID   | Description                                   |
|--------------|----------------|---|
| Australia    | AU + 6 digits  | Australian Bank State Branch Code (BSB)       |
| Canada       | CC + 9 digits  | Canadian Payments Association Payment Routing |
| China        | CN + 12 digits | CNAPS code                                    |
| Hong Kong    | HK + 6 digits  | Hong Kong National Clearing Code (CHATS)      |
| Russia       | RU + 9 digits  | Russian Central Bank Identification Code      |
| South Africa | SC + 6 digits  | Sort Code                                     |
| USA          | FW + 9 digits  | ABA/Fed Wire Routing Number                   |

## 3.3 Reference/Message to the beneficiary

This is a free field where the remitter can enter an invoice number, a customer number and other references as well as information that may be needed by the beneficiary. Maximum 4 X 35 characters.

### 3.3.1 MESSAGE TO BENEFICIARIES IN CHINA

For payments in CNY offshore to beneficiaries in Mainland China the first line in the message to the beneficiary must contain one of the following codes:

- /CGODDR/ - indicating cross-border goods trade
- /CSTRDR/ - indicating cross-border service trade
- /CCTFDR/ - indicating cross-border capital transfer
- /CCDNDR/ - indicating charity donation
- /COCADR/ - indicating other current account transactions

### 3.4 EUR payments within Europe (SEPA Credit Transfer)

It is not possible to choose to make this type of payment; the bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if following requirements are fulfilled.

- Currency must be EUR (no limits for the amount)
- Payment has to be within EU, EEA, Switzerland and Monaco.
- Beneficiary's account identification must be an IBAN
- Beneficiary Bank must be a SEPA Credit Transfer participant
- Normal payment.
- The Allocation of fees must be set to SHA; Each party pays its fees

### 3.5 Payment-/Currency register-/Central bank code

For certain payment orders from debit accounts in below countries, a report must be made to the central bank or similar. Handelsbanken provides instructions as how reporting of this kind is to be carried out. It is the customer's responsibility to ensure that the instructions are followed on every payment. The reporting must be according to the rules in the country where the debit account is held.

Note that the code you report is the payment-/currency register-/central bank code for the country where the debit account is held.

If payments are initiated from accounts held with other banks, reporting may apply. Please contact your local bank for further information.

#### 3.5.1 NORWAY

Each separate payment through a Norwegian bank to a beneficiary domiciled outside Norway or to a bank outside Norway (in foreign currency or Norwegian kroner) must be reported to Toll og Avgiftsdirektoratet (TOD) by the intermediary bank.

A list of the currency register codes is given below. We refer to the Norwegian customs and the Norwegian currency register law for further information.

<http://www.toll.no/default.aspx?id=3&epslanguage=EN>

<http://www.lovdatabank.no/info/lawdata.html>

As a complement to the currency register code the reason for the payment must be written in full.

| Code | Description  |
|------|--|
| 14   | Purchase/sale of goods   |
| 26   | Rent   |
| 29   | Other purchase/sale of service   |
| 31   | Interest   |
| 35   | Dividend   |
| 38   | Other return on capital  |
| 41   | Purchase/sale of real estate and activated options abroad                  |
| 43   | Purchase/sale of shares and units, referring to direct investment          |
| 45   | Direct investment in other capital   |
| 51   | Purchase/sale of shares and units, referring to portfolio investment       |
| 52   | Purchase/sale of bonds and certificates, referring to portfolio investment |
| 53   | Purchase/sale of derivatives, referring to portfolio investment            |
| 71   | Life assurance/pension   |
| 79   | Other finance investments  |
| 81   | Salary   |
| 82   | Inheritance, gift etc.   |

## 3.5.2 SWEDEN

Each individual payment via a Swedish bank to a beneficiary domiciled outside Sweden (in a foreign currency or in Swedish kronor) that exceeds a counter value stipulated by the National Tax Board (Riksskatteverket) must be reported to the tax board by the intermediary bank.

A list of the most frequently used payment codes is given below. For more information and a complete list of payment codes please see <http://www.skatteverket.se/> and the brochure "Kontrolluppgifter, – ränta, utdelning m.m." (SKV 373).

| Code | Description   |
|------|---|
| 101  | Imports/exports of goods  |
| 122  | Goods that have not passed the Swedish border; purchase of goods abroad with a view to selling them.  |
| 130  | Freight of goods imported to Sweden   |
| 131  | Freight of goods exported from Sweden   |
| 173  | Storage, shipping, transit, port, and terminal costs, etc.  |
| 223  | Other travel expenses (expenditure for hotels, courses, conferences, etc.)  |
| 331  | Fees and commission on bank-, broker and management services etc.   |
| 410  | Computing services (hardware and software consultancy and implementation, data processing, etc.)  |
| 423  | Royalties and licence fees for the use of proprietary rights.   |
| 440  | Advertising, market research and public opinion polls   |
| 442  | Architectural, engineering and other technical services   |
| 462  | Other services  |
| 473  | Commission related to the intermediation of goods   |
| 560  | Other transfers (damages, alimony, membership, fees, and gifts incl. taxes, etc.)   |
| 601  | In Sweden (foreign owner). Loan to/from foreign owner.  |
| 603  | Outside Sweden (Swedish owner). Loan to/from foreign subsidiary/group company.  |
| 683  | Loan to party outside Sweden (asset). Loan to party outside Sweden/amortisation of loan to party outside Sweden.  |
| 793  | Other capital transactions.   |
| 940  | Conversion outside Sweden of an amount that has been taken from Sweden, converted and then brought into Sweden again. (For conversion abroad in connection with other payments, the code for the underlying transaction is used). |

## 3.6 Allocation of Charges within EU/EEA

According to National implementation of the PSD2 regulation (Payment Service Directive), it is from the beginning of January 2018 no longer be possible to use OUR/BEN for cost sharing in cross border payments within EU/EEA, regardless of currency with or without exchange. The allocation code in Sequence B tag 71A should then be set to SHA.

The adoption of the PSD2 regulation in local law will be made at different dates in the European countries during 2018, please contact your local branch for more information. If the debit account of the cross border payment is in a country where PSD2 has entered into force, only the cost sharing SHA is allowed. For file

transfers, Handelsbanken will automatically convert the cost sharing to SHA if OUR/BEN has been used, in accordance with the regulation

### 3.7 Payments in CNY offshore to Mainland China

For payments in CNY offshore to Mainland China, National bank Id together with BIC is mandatory.



## 4 Examples

### 4.1 Finland

#### Normal cross-border payment from Finland to Great Britain.

| Explanation                   | Format   |
|-------------------------------|--|
| Sender's reference            | :20:FILREFFI   |
| Ordering customer             | :50H:/FI753131301003805<br>5565785937  |
| Account servicing institution | :52A:HANDFIHH  |
| Requested execution date      | :30:170905   |
| Transaction reference         | :21:TRANSREFFI   |
| Currency/transaction amount   | :32B:EUR100,   |
| Account with institution      | :57A: HANDGB22   |
| Beneficiary                   | : :59:/GB11223344556677889911<br>BENEFICIARY NAME<br>BENEFICIARY RD 3<br>LONDON, GREAT BRITAIN |
| Remittance information        | :70:INVOICE NO: 123  |
| Regulatory reporting          | :77B://DK  |
| Details of charges            | :71A:SHA   |

### 4.2 Great Britain

#### Normal cross-border payment from Great Britain to Sweden.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILREF GB   |
| Ordering customer             | :50H:/GB91HAND40516292046940<br>5565785937  |
| Account servicing institution | :52A:HANDGB22   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREFGB  |
| Currency/transaction amount   | :32B:GBP100,  |
| Account with institution      | :57A:HANDSESS   |
| Beneficiary                   | : :59:/SE9860000000000235192252<br>BENEFICIARY NAME<br>BENEFICIARY ROAD 1<br>111 11 STOCKHOLM, SWEDEN |
| Remittance information        | :70:INVOICE NO: 123   |
| Regulatory reporting          | :77B://SE   |
| Details of charges            | :71A:SHA  |

### 4.3 Luxembourg

#### Normal cross-border payment from Luxembourg to Sweden.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILREFLU  |
| Ordering customer             | :50H:/LU462294240001000000<br>5565785937  |
| Account servicing institution | :52A:HANDLULB   |
| Requested execution date      | :30:1750905   |
| Transaction reference         | :21:TRANSREFLU  |
| Currency/transaction amount   | :32B:EUR100,  |
| Account with institution      | :57A:HANDESS  |
| Beneficiary                   | :59:/SE9860000000000235192252<br>BENEFICIARY NAME<br>BENEFICIARY ROAD 1<br>111 11 STOCKHOLM, SWEDEN |
| Remittance information        | :70:INVOICE NO:123  |
| Regulatory reporting          | :77B://SE   |
| Details of charges            | :71A:SHA  |

### 4.4 The Netherlands

#### Normal cross-border payment from the Netherlands to Sweden.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILREFNL  |
| Ordering customer             | :50H:/NL58HAND0718128982<br>5565785937  |
| Account servicing institution | :52A:HANDNL2A   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREFNL  |
| Currency/transaction amount   | :32B:EUR100,  |
| Account with institution      | :57A:HANDESS  |
| Beneficiary                   | :59:/SE9860000000000235192252<br>BENEFICIARY NAME<br>BENEFICIARY ROAD 1<br>111 11 STOCKHOLM, SWEDEN |
| Remittance information        | :70:INVOICE NO:123  |
| Regulatory reporting          | :77B://SE   |
| Details of charges            | :71A:SHA  |

## 4.5 Norway

**Normal cross-border payment from Norway to the USA.**

Reporting will be made to Toll og Avgiftsdirektoratet with additional information.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILEREF6  |
| Ordering customer             | :50H:/NO3190412245937<br>5565785937                                   |
| Account servicing institution | :52A:HANDNOKK   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREF3   |
| Currency/transaction amount   | :32B:USD20000,  |
| Account with institution      | :57C://FW026005050  |
| Beneficiary                   | :59:/90460519<br>BENEFICIARY<br>BENEFICIARY RD 3<br>SAN MATEO CA, USA |
| Remittance information        | :70:INVOICE NO: 10023   |
| Regulatory reporting          | :77B:/26/NO//RENT   |
| Details of charges            | :71A:SHA  |

## 4.6 Sweden

**Normal cross-border payment from Sweden to Germany.**

No reporting will be made to the central bank.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILEREFF1   |
| Ordering customer             | :50H:/SE9860000000000235192252<br>5565785937  |
| Account servicing institution | :52A:HANDSESS   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREF  |
| Currency/transaction amount   | :32B:EUR100,  |
| Account with institution      | :57A:DEUTDEFF   |
| Beneficiary                   | :59:/DE89370400440532013000<br>BENEFICIARY<br>BENEFICIARY STRASSE 3<br>FRANKFURT; GERMANY |
| Remittance information        | :70:INVOICE NO: 6544  |
| Regulatory reporting          | :77B://DE   |
| Details of charges            | :71A:SHA  |

**Urgent cross-border payment from Sweden to Germany.**

Reporting will be made to the central bank.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILEREFF2   |
| Ordering customer             | :50H:/SE9860000000000235192252<br>5565785937  |
| Account servicing institution | :52A:HANDSESS   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREF1   |
| Instruction code              | :23E:URGP   |
| Currency/transaction amount   | :32B:USD100000,   |
| Account with institution      | :57A:DEUTDEFF   |
| Beneficiary                   | :59:/DE89370400440532013000<br>BENEFICIARY<br>BENEFICIARY STRASSE 3<br>FRANKFURT; GERMANY |
| Remittance information        | :70:INVOICE NO: 6544  |
| Regulatory reporting          | :77B:/101/DE  |
| Details of charges            | :71A:SHA  |

**Financial cross-border payment from Sweden to Norway.**

Beneficiary account number is not entered.

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILEREF5  |
| Ordering customer             | :50H:/SE9860000000000235192252<br>5565785937              |
| Account servicing institution | :52A:HANDSESS   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREF2   |
| Instruction code              | :23E:CORT   |
| Currency/transaction amount   | :32B:USD200000,   |
| Receiver's Correspondent      | :56A:CHASUS33   |
| Account with institution      | :57A:DNBANOKK   |
| Beneficiary                   | :59:BENEFICIARY NAME<br>BENEFICIARY VEJ 3<br>OSLO, NORWAY |
| Remittance information        | :70:INVOICE NO: 1266                                      |
| Regulatory reporting          | :77B:/101/NO  |
| Details of charges            | :71A:SHA  |

## 4.7 USA

**Cross-border payment from the USA to Sweden.**

| Explanation                   | Format  |
|-------------------------------|---|
| Sender's reference            | :20:FILEREF4  |
| Ordering customer             | :50H:/11223344<br>5565785937  |
| Account servicing institution | :52A:HANDUS33   |
| Requested execution date      | :30:170905  |
| Transaction reference         | :21:TRANSREF1   |
| Currency/transaction amount   | :32B:USD100,  |
| Account with institution      | :57A:HANDSESS   |
| Beneficiary                   | :59:/SE9860000000000235192252<br>BENEFICIARY NAME<br>BENEFICIARY VÄG 3<br>111 11 STOCKHOLM SWEDEN |
| Remittance information        | :70:INVOICE NO: 1234  |
| Regulatory reporting          | :77B://SE   |
| Details of charges            | :71A:SHA  |