ISO 20022

CustomerCreditTransferInitiation

pain.001 version 2

Country Specific Information

Version 1.6.5

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Table of contents

1   Introduction

This document describes country specific information for payments initiated with CustomerCreditTransferInitiation pain.001.001.02 (ISO 20022). This description covers different payment types and specific rules that apply to below mentioned countries. Handelsbanken's message set-up complies with the international definitions for content and use of an ISO 20022 "CustomerCreditTransferInitiation" Message and Common Global Implementation –Market Practice (CGI-MP).

It is currently possible to request payments from accounts with Handelsbanken in the following countries or in accounts held with other banks if Handelsbanken having an agreement with the account holding bank:

Denmark	Great Britain	Sweden
Finland	Luxembourg	USA
France	Netherlands	Other banks
Germany	Norway	

For detailed information about account numbers in each country we refer to chapter 20 "Appendices" in the end of this document.

More information about file management can be obtained from your local branch office.

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
1.6.5	2022-03-21	SE: Possibility to use IBAN as creditor account for account payments and local financial payments
1.6.4	2022-02-01	SE: Possibillity to enter national account number incl. clearing number as creditor account for salary payments
1.6.3	2021-09-20	SE: Possibility to use IBAN as creditor account for salary payments
1.6.2	2021-06-14	The name for "national account number" is changed from BBAN to national account number SE: Minor changes to prepare for future NPC rulebook
1.6.1	2021-01-18	SE: Cheques as a crossborder payment no longer available GB: Cheques as a crossborder payment no longer available
1.6.0	2020-10-23	SE: Minor changes to prepare for future NPC rulebook Following countries with accounts in Handelsbanken has been removed: CN, EE, HK, LV, LT, PL, SG
1.5.4	2018-01-28	FI: Minimum one credit note is mandatory for AOS payments
1.5.3	2017-12-22	SE: Possibility to use IBAN as debtor account for all payment types GB: Possibility to use IBAN as a creditor account for BACS payments DK: Possibility to use IBAN as a creditor account for banktransfers NO: Possibility to use IBAN as a creditor account PL: ZUS payment no longer available Cross border payments from DE, DK, EE, FI, FR,GB, LV, LT, LU, NL: New rules for allocation of fees within EU/EES according to PSD2 regulation, se under the respective country
1.5.2	2017-05-19	Changes to GlobalOn-Line services regarding Account Payments, possible to send message with account payment. Minor clarifications to formats for accounts under Sweden and Denmark.
1.4.1	2016-12-12	Cross border payments to GB: National bank ID is not allowed as Creditor bank SE: 9960 can be used as an identifier for Plusgiro

1.4.0	2016-06-30	Salary payment available for EE, LV and LT.
		New payment type for NL, EUR Express Payment.
		Change of version number.
1.3.0 (former 1.0.3)	2014-04-22	Cheque is no longer available for cross-border payment from Luxembourg
1.2.0 (former 1.0.3)	2013-12-12	New payment types for EE, LV (change currency to EUR) due to SEPA migration end-date.
		BIC is optional if account number is stated as an IBAN.
1.1.0 (former 1.0.1)	2013-07-10	New payment types for DE, FR, LU and NL due to SEPA migration end-date.
		Updated instruction for local payments in SE. Also include some other minor updates.
1.0.0	2012-06-14	First publication

2   Denmark

Debtor account number can be in either IBAN format or the national account number (clearing number + account number)

Local payments

Creditor account number can be either FI-kreditor number, GIRO-number, national account number or IBAN depending on payment type. See below for information.

2.1.1   STANDARD TRANSFER

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account number can be either a national account number (11-14 digits) or in IBAN format (18 characters).

A message to the creditor is optional, maximum 140 characters. When several invoices are batched into one payment, use comma sign or other separator between the reference numbers.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor Account *ISO Index No. 2.58*	<CdtrAcct> <Id> <BBAN>12345678901234</BBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>12345,12346,12347</Ustrd> </RmtInf>

2.1.2   GIRO PAYMENT, FORM TYPE 01

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

GIRO number, 7-8 digits, is mandatory as creditor account number. The Proprietary Scheme Name for Creditor Account should be set to OCR.

An unstructured message to the creditor is mandatory, maximum 140 characters.

The form type code should be entered as a structured Remittance Information followed by slash (01/).

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and
Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <PrtryAcct>`
	`            <Id>12345678</Id>`
	`        <PrtryAcct>`
	`    </Id>`
	`    <Tp>`
	`        <Prtry>OCR</Prtry>`
	`    </Tp>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd> Payment of product ABC</Ustrd>`
	`    <Strd>`
	`        <CdtrRefInf>`
	`            <CdtrRefTp>`
	`                <Cd>SCOR</Cd>`
	`            </CdtrRefTp>`
	`            <CdtrRef>01/</CdtrRef>`
	`        </CdtrRefInf>`
	`    </Strd>`
	`</RmtInf>`

2.1.3   GIRO PAYMENT, FORM TYPE 04

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

GIRO number, 7-8 digits, is mandatory as creditor account number. The Proprietary Scheme Name for Creditor Account should be set to OCR.

The OCR reference (structured reference) is mandatory, should be entered as a structured Remittance Information for form type 04, one reference per payment. The OCR reference should always begin with the form type code followed by a slash (04/).

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 04), the OCR reference (16 digits) and the GIRO account (6-8 digits), according to the example below:

+04<0000022605308440+6543433<

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>

Service Level and
Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	<SvcLvl>
	    <Prtry>NURG</Prtry>
	  </SvcLvl>
	  <CtgyPurp>SUPP</CtgyPurp>

Creditor Account
ISO Index No. 2.58
	<CdtrAcct>
	  <Id>
	    <PrtryAcct>
	      <Id>12345678</Id>
	    <PrtryAcct>
	  </Id>
	  <Tp>
	    <Prtry>OCR</Prtry>
	  </Tp>
	</CdtrAcct>

OCR reference
ISO Index No. 2.84
	<RmtInf>
	  <Strd>
	    <CdtrRefInf>
	      <CdtrRefTp>
	        <Cd>SCOR</Cd>
	      </CdtrRefTp>
	      <CdtrRef>04/0000022605308440</CdtrRef>
	    </CdtrRefInf>
	  </Strd>
	</RmtInf>

2.1.4   GIRO PAYMENT, FORM TYPE 15

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

GIRO number, 7-8 digits, is mandatory as creditor account number. The Proprietary Scheme Name for Creditor Account should be set to OCR.

The OCR reference (structured reference) is mandatory, should be entered as a structured Remittance Information for form type 15, one reference per payment. The OCR should always begin with the form type code followed by a slash (15/).

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 15), the OCR reference (16 digits) and the GIRO account (6-8 digits), according to the example below:

+15<0000022605308440+6543433<

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <PrtryAcct>`
	`            <Id>12345678</Id>`
	`        <PrtryAcct>`
	`    </Id>`
	`    <Tp>`
	`        <Prtry>OCR</Prtry>`
	`    </Tp>`
	`</CdtrAcct>`

OCR reference
ISO Index No. 2.84
	`<RmtInf>`
	`    <Strd>`
	`        <CdtrRefInf>`
	`            <CdtrRefTp>`
	`                <Cd>SCOR</Cd>`
	`            </CdtrRefTp>`
	`            <CdtrRef>15/0000022605308440</CdtrRef>`
	`        </CdtrRefInf>`
	`    </Strd>`
	`</RmtInf>`

2.1.5   FI PAYMENT, FORM TYPE 71

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

FI-kreditor number, 8 digits, is mandatory as creditor account number.The Proprietary Scheme Name for Creditor Account should be set to OCR.

The OCR reference (structured reference) is mandatory, should be entered as a structured Remittance Information for form type 71, one reference per payment. The OCR reference should always begin with the form type code (71) followed by a slash.

In the coded line in the bottom of the payment form you will find the form type code (2 digits = 71), the OCR reference (16 digits) and the FI kreditor account (6-8 digits), according to the example below:

+71<0000022605308440+6543433<

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`   <Id>`
	`       <PrtryAcct>`
	`           <Id>87654321</Id>`
	`       <PrtryAcct>`
	`   </Id>`
	`   <Tp>`
	`       <Prtry>OCR</Prtry>`
	`   </Tp>`
	`</CdtrAcct>`

OCR reference
ISO Index No. 2.84
	`<RmtInf>`
	`   <Strd>`
	`       <CdtrRefInf>`
	`           <CdtrRefTp>`
	`               <Cd>SCOR</Cd>`
	`           </CdtrRefTp>`
	`           <CdtrRef>71/0000022605308440</CdtrRef>`
	`       </CdtrRefInf>`
	`   </Strd>`
	`</RmtInf>`

2.1.6   FI PAYMENT, FORM TYPE 73

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

FI-kreditor number, 8 digits, is mandatory as creditor account number. The Proprietary Scheme Name for Creditor Account should be set to OCR.

An unstructured message to the creditor is mandatory, maximum 140 characters.

The form type code should be stated as a structured Remittance Information followed by slash (73/).

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <PrtryAcct>`
	`            <Id>87654321</Id>`
	`        <PrtryAcct>`
	`    </Id>`
	`    <Tp>`
	`        <Prtry>OCR</Prtry>`
	`    </Tp>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd> Payment of product ABC</Ustrd>`
	`    <Strd>`
	`        <CdtrRefInf>`
	`            <CdtrRefTp>`
	`                <Cd>SCOR</Cd>`
	`            </CdtrRefTp>`
	`            <CdtrRef>73/</CdtrRef>`
	`        </CdtrRefInf>`
	`    </Strd>`
	`</RmtInf>`

2.1.7   FI PAYMENT, FORM TYPE 75

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

FI-kreditor number, 8 digits, is mandatory as creditor account number. The Proprietary Scheme Name for Creditor Account should be set to OCR.

Message to the creditor is optional, maximum 140 characters.

The OCR reference (structured reference) is mandatory, should be entered for form type 75, one reference per payment. The OCR reference should always begin with the form type code followed by slash (75/).

In the code line in the bottom of the payment form you will find the form type code (2 digits = 75), the OCR reference (16 digits) and the FI kreditor number (8 digits), according to the example below:

+75<0000000055308440+81517654<

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <PrtryAcct>`
	`            <Id>87654321</Id>`
	`        <PrtryAcct>`
	`    </Id>`
	`    <Tp>`
	`        <Prtry>OCR</Prtry>`
	`    </Tp>`
	`</CdtrAcct>`

Message to creditor and OCR reference
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd> Payment of product ABC</Ustrd>`
	`    <Strd>`
	`        <CdtrRefInf>`
	`            <CdtrRefTp>`
	`                <Cd>SCOR</Cd>`
	`            </CdtrRefTp>`
	`            <CdtrRef>75/0000022605308440</CdtrRef>`
	`        </CdtrRefInf>`
	`    </Strd>`
	`</RmtInf>`

2.1.8   SALARY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SALA.

Creditor account number can be either a national account number (11-14 digits) or in IBAN format (18 characters).

It is not possible to enter a message to the creditor when making a salary payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	   `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SALA</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<BBAN>1234567890</BBAN>`
	  `</Id>`
	`</CdtrAcct>`

2.1.9   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Creditor account number in IBAN format, 18 characters, is mandatory.

A message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	   `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>CORT</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<IBAN>DK3630001234567890</IBAN>`
	  `</Id>`
	`</CdtrAcct>`

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

2.1.10   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

2.1.11   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

2.1.12   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

2.1.13   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

2.1.14   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC .

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
 ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	 `   <Prtry>NURG</Prtry>`
	 `</SvcLvl>`
	 `<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

3   Finland

Debtor account number can be in either IBAN format or the national account number (clearing number + account number)

Local payments

Creditor account number in IBAN format is mandatory.

Creditor agent's BIC is optional. In case the BIC is provided the Creditor agent's element has to be populated as shown in below example.

3.1.1   SEPA CREDIT TRANSFER

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

An unstructured message to the creditor is optioal, maximum 140 characters.

Tax payments should be done as a SEPA Credit transfer with unstructured message.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>NDEAFIHH</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>FI0331310000556364</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

3.1.2   SEPA CREDIT TRANSFER STRUCTURED

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

It is mandatory to enter a structured reference to the creditor. It could either be the local Finnish reference, max 20 digits, or the RF Creditor reference, max 25 characters and should be entered as structured remittance information, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor banks ID
ISO Index No. 2.55
	`<CdtrAgt>`
	`  <FinInstnId>`
	`    <BIC>NDEAFIHH</BIC>`
	`  </FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	`  <Id>`
	`    <IBAN>FI0331310000556364</IBAN>`
	`  </Id>`
	`</CdtrAcct>`

RF-reference
ISO Index No. 2.84
	`<RmtInf>`
	`  <Strd>`
	`    <CdtrRefInf>`
	`        <CdtrRefTp>`
	`          <Cd>SCOR</Cd>`
	`          <Issr>ISO</Issr>`
	`        </CdtrRefTp>`
	`        <CdtrRef>RF781983704833</CdtrRef>`
	`    </CdtrRefInf>`
	`  </Strd>`
	`</RmtInf>`

Local reference
ISO Index No. 2.84
	`<RmtInf>`
	`  <Strd>`
	`    <CdtrRefInf>`
	`        <CdtrRefTp>`
	`          <Cd>SCOR</Cd>`
	`        </CdtrRefTp>`
	`        <CdtrRef>1983704833</CdtrRef>`
	`    </CdtrRefInf>`
	`  </Strd>`
	`</RmtInf>`

3.1.3   SEPA SALARY

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SALA.

The creditor's Finnish personal identity number could be entered as the Creditors Private Identification coded as SOSE with 9 digits + one letter or only 10 digits.

An unstructured message to the creditor is optional, maximum 140 characters.

Notice that Requested execution date will be the date when the ordering party's account is debited and not the date when the beneficiaries account is credited.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SALA</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>NDEAFIHH</BIC> </FinInstnId> </CdtrAgt>
Personal ID *ISO Index No. 2.57*	<Cdtr> <Id> <PrvtId> <SclSctyNb>9998887777</SclSctyNb> </PrvtId> <Id> </Cdtr>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>FI0331310000556364</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Salary</Ustrd> </RmtInf>

3.1.4   URGENT PAYMENT (ILGIRO)

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

An unstructured message to the creditor is optional, maximum 70 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF *Relevant extracts with XML-tags and examples;* </PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

Creditor banks ID
ISO Index No. 2.55
	<CdtrAgt>
	  <FinInstnId>
	    <BIC>NDEAFIHH</BIC>
	  </FinInstnId>
	</CdtrAgt>

Creditor account
ISO Index No. 2.58
	<CdtrAcct>
	  <Id>
	    <IBAN>FI0331310000556364</IBAN>
	  </Id>
	</CdtrAcct>

Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd> Payment of product ABC</Ustrd> </RmtInf>

3.1.5   AOS2 – ADDITIONAL PAYMENT REFERENCES WITHIN THE SAME PAYMENT

In a Finnish local non urgent payment, there is an opportunity to send one unstructured payment reference and add up to 999 additional payment references in the same payment. The payment references shall be in a structured form and can include both credit notes and invoice numbers, minimum one credit note is mandatory.

Please note that the payment amount always must be positive and above zero >0 (<InstdAmt Ccy="AAA">) in ISO 20022 pain-messages. Additional information can be obtained from the Finnish Bankers' Association, http://www.fkl.fi.

Relevant extracts with XML-tags and examples;

Remittance information *ISO Index No. 2.84*	`<RmtInf>`
	    `<Ustrd>Message to Creditor</Ustrd>`
	    `<Strd>`
	       `<RfrdDocInf>`
	          `<RfrdDocTp><Cd>CINV</Cd></RfrdDocTp>`
	          `<RfrdDocNb>12345</RfrdDocNb>`
	       `</RfrdDocInf>`
	       `<RfrdDocAmt>`
	          `<RmtdAmt CCy="EUR">100</RmtdAmt>`
	       `</RfrdDocAmt>`
	    `</Strd>`
	    `<Strd>`
	       `<RfrdDocInf>`
	          `<RfrdDocTp><Cd>CREN</Cd></RfrdDocTp>`
	          `<RfrdDocNb>12346</RfrdDocNb>`
	       `</RfrdDocInf>`
	       `<RfrdDocAmt>`
	          `<RmtdAmt CCy="EUR">50</RmtdAmt>`
	       `</RfrdDocAmt>`
	    `</Strd>`
	`</RmtInf>`

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

3.1.6   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

3.1.7   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

3.1.8   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

3.1.9   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and
Category Purpose
ISO Index No. 2.5/2.29 and
2.12/2.36
	`<SvcLvl>`
	    `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>CORT</CtgyPurp>`

3.1.10   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and
Category Purpose
ISO Index No. 2.5/2.29 and
2.12/2.36
	`<SvcLvl>`
	    `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

4 France

Debtor account number can be in either IBAN format or the national account number (clearing number + account number)

Local payments

Creditor account number in an IBAN format is mandatory for all payment types, 27 characters.

Creditor agent's BIC is optional. In case the BIC is provided the Creditor agent's element has to be populated as shown in below example.

4.1.1 SEPA CREDIT TRANSFER

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	\<PmtMtd\>TRF\</PmtMtd\>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	\<SvcLvl\> 　　\<Prtry\>NURG\</Prtry\> \</SvcLvl\> \<CtgyPurp\>SUPP\</CtgyPurp\>
Creditor banks ID *ISO Index No. 2.55*	\<CdtrAgt\> 　\<FinInstnId\> 　　\<BIC\>PSSTFRPP\</BIC\> 　\</FinInstnId\> \</CdtrAgt\>
Creditor account *ISO Index No. 2.58*	\<CdtrAcct\> 　\<Id\> 　　\<IBAN\>FR7614568000010000200119859\</IBAN\> 　\</Id\> \</CdtrAcct\>
Message to creditor *ISO Index No. 2.84*	\<RmtInf\> 　\<Ustrd\>Payment of product ABC\</Ustrd\> \</RmtInf\>

4.1.2   SEPA CREDIT TRANSFER STRUCTURED

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

It is mandatory to enter a RF Creditor reference, max 25 characters to the creditor, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	    `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor banks ID
ISO Index No. 2.55
	`<CdtrAgt>`
	  `<FinInstnId>`
	    `<BIC>PSSTFRPP</BIC>`
	  `</FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<IBAN>FR7614568000010000200119859</IBAN>`
	  `</Id>`
	`</CdtrAcct>`

Reference
ISO Index No. 2.84
	`<RmtInf>`
	  `<Strd>`
	    `<CdtrRefInf>`
	      `<CdtrRefTp>`
	        `<Cd>SCOR</Cd>`
	        `<Issr>ISO</Issr>`
	      `</CdtrRefTp>`
	      `<CdtrRef>RF1234567890</CdtrRef>`
	    `</CdtrRefInf>`
	  `</Strd>`
	`</RmtInf>`

4.1.3   SEPA SALARY

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SALA.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SALA</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>PSSTFRPP</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>FR7614568000010000200119859</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Salary</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

If there are an agreed exchange rate for the payment, rate and reference obtained from the bank should be stated. A reference is for example the name of the person in the bank who has provided the agreed rate, a structured reference number or any other kind of agreed identity. This information is obtained by the bank at the time of the deal (maximum 16 characters).

Relevant extracts with XML-tags and examples;

ExchangeRateInformation *ISO Index No. 2.42*	<XchgRateInf> <XchgRate>1,1247</XchgRate> <CtrctId>Dealno. 123456</ CtrctId> </XchgRateInf>

4.1.4   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

4.1.5   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

4.1.6 URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

4.1.7 FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

4.1.8 INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

4.1.9   REGULATORY REPORTING

A central bank code must be entered for allcross-border payments (incl. cross-border SEPA payments) exceeding EUR 50.000 or equivalent (amount stipulated by the Banque de France). A list of the most frequently used central banks codes is shown below. For more information and a complete list of payment codes, please see

https://www.banque-france.fr/economie-et-statistiques/espace-declarants/reglementation-de-la-balance-des-paiements-et-de-la-position-exterieure/recueil-des-modalites-declaratives-a-lattention-des-declarants-directs-generaux/collecte-des-flux-mensuels-c80.html?key=1-7

Code	Description
100	Settlements for imports
150	International trading
213	Travelling expense Sea
223	Travelling expense Air
233	Travelling expense Train
240	Travelling expense Other
250	Insurance premiums
294	Loan interest
312	Salary and bonuses
314	Pensions
340	Living expense
350	Telecommunications (Internet)
351	Advertising
353	Rent
382	Foreign worker savings
420	Loan> 1 yr Intra-company
428	Loan> 1 yr
520	Loan<1 yr

Relevant extracts with XML-tags and examples;

Regulatory reporting *ISO Index No. 2.67*	<RgltryRptg> <RgltryDtls> <Cd>100</Cd>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

5 Germany

Debtor account number can be in either IBAN format or the national account number (clearing number + account number)

Local payments

Creditor account number in IBAN format is mandatory for all payment types, 22 characters.

Creditor agent's BIC is optional. In case the BIC is provided the Creditor agent's element has to be populated as shown in below example.

5.1.1 SEPA CREDIT TRANSFER

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>PBNKDEFF</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>DE03200100200541414200</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

5.1.2   SEPA CREDIT TRANSFER STRUCTURED

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

It is mandatory to enter a RF Creditor reference, max 25 characters to the creditor, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	    `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor banks ID
ISO Index No. 2.55
	`<CdtrAgt>`
	  `<FinInstnId>`
	    `<BIC>PBNKDEFF</BIC>`
	  `</FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<IBAN>DE03200100200541414200</IBAN>`
	  `</Id>`
	`</CdtrAcct>`

Reference
ISO Index No. 2.84
	`<RmtInf>`
	  `<Strd>`
	    `<CdtrRefInf>`
	        `<CdtrRefTp>`
	          `<Cd>SCOR</Cd>`
	          `<Issr>ISO</Issr>`
	        `</CdtrRefTp>`
	        `<CdtrRef>RF1234567890</CdtrRef>`
	    `</CdtrRefInf>`
	  `</Strd>`
	`</RmtInf>`

5.1.3   SEPA SALARY

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SALA.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SALA</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>PBNKDEFF</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>DE03200100200541414200</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Salary</Ustrd> </RmtInf>

5.1.4   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

An untructured message to the creditor is optional, maximum 108 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>
Creditor agent *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>HANDDEFF</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <BBAN>4010230120</BBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd> Reference ABC</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

5.1.5   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

5.1.6   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

5.1.7   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

5.1.8 FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

5.1.9 INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

6   Great Britain

Debtor account number can be in either IBAN format or the national account number (clearing number + account number)

Local payments

A Sort Code consisting of 6 digits is mandatory if creditor account is stated as a national account number but optional if stated as an IBAN. The Sort Code corresponds to the clearing number, and is used to identify the correct bank. "GBDSC" and the Sort Code should be entered as the Clearing System Member ID for the Creditor Agent.

6.1.1   BACS PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

The creditor account can be either a national account number (1-8 digits) or IBAN format (22 characters). If the creditor account is stated as a national account number the Sort Code (6 digits) is mandatory to identify the creditor bank.

The name of the beneficiary is mandatory, maximum 18 characters.

A message to the creditor is mandatory, maximum 18 characters. When several invoices are batched into one payment, use comma sign or other separator between the reference numbers.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor agent
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <ClrSysMmbId>`
	`            <Id>GBDSC334455</Id>`
	`        </ClrSysMmbId>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>12345678</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd>12345,12346,12347</Ustrd>`
	`</RmtInf>`

6.1.2   CHAPS PAYMENT (URGENT GBP)

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

The beneficiary account number can be in either a national account number or IBAN format, 1-34 characters.

Sort Code to identify the creditor bank is mandatory, 6 digits.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

Creditor agent
ISO Index No. 2.55
	<CdtrAgt>
	    <FinInstnId>
	        <ClrSysMmbId>
	            <Id>GBDSC334455</Id>
	        </ClrSysMmbId>
	    </FinInstnId>
	</CdtrAgt>

Creditor Account
ISO Index No. 2.58
	<CdtrAcct>
	    <Id>
	        <BBAN>1234567891</BBAN>
	    </Id>
	</CdtrAcct>

Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd> Payment of product ABC</Ustrd> </RmtInf>

6.1.3   CHEQUE PAYMENT

Payment Method should be set to CHK, Service Level to NURG, Category Purpose to SUPP and Cheque Type to BCHQ (Bank Cheque).

The Creditor's full name and address is mandatory when the payment is made via cheque.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	\<PmtMtd>CHK\</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	\<SvcLvl> \<Prtry>NURG\</Prtry> \</SvcLvl> \<CtgyPurp>SUPP\</CtgyPurp>
Cheque Type *ISO Index No. 2.53*	\<ChqInstr> \<ChqTp>BCHQ\</ChqTp> \</ChqInstr>

Creditor name and address
ISO Index No. 2.57
	\<CdtTrfTxInf>
	    \<Cdtr>
	        \<Nm>Creditor Name\</Nm>
	        \<PstlAdr>
	            \<StrtNm> Creditor Street Name\</StrtNm>
	            \<PstCd> Creditor PostCode\</PstCd>
	            \<TwnNm> Creditor Town Name\</TwnNm>
	            \<Ctry>Creditor Country\</Ctry>
	        \</PstlAdr>
	    \</Cdtr>
	\<CdtTrfTxInf>

Message to creditor *ISO Index No. 2.84*	\<RmtInf> \<Ustrd> Payment of product ABC\</Ustrd> \</RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

Please notice that if the method of payment is Financial payment or Intra-company payment Requested execution date (<ReqdExctnDt>) will be 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.

6.1.4   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

6.1.5   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

6.1.6   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>

Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

6.1.7 INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

7   Luxembourg

Debtor account number can be in either IBAN format or the national account number (clearing number + account number).

Local payments

Creditor account number in IBAN format is mandatory for all payment types, 20 characters.

Creditor agent's BIC is optional. In case the BIC is provided the Creditor agent's element has to be populated as shown in below example.

7.1.1   SEPA CREDIT TRANSFER

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>CCPLLULL</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>DE03200100200541414200</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

7.1.2   SEPA CREDIT TRANSFER STRUCTURED

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

It is mandatory to enter a structured RF Creditor reference, max 25 characters to the creditor, one reference per payment. Any unstructured message will be accepted but not used.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	    `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor banks ID
ISO Index No. 2.55
	`<CdtrAgt>`
	  `<FinInstnId>`
	    `<BIC>CCPLLULL</BIC>`
	  `</FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<IBAN>LU181111026606280000</IBAN>`
	  `</Id>`
	`</CdtrAcct>`

Reference
ISO Index No. 2.84
	`<RmtInf>`
	  `<Strd>`
	    `<CdtrRefInf>`
	        `<CdtrRefTp>`
	          `<Cd>SCOR</Cd>`
	          `<Issr>ISO</Issr>`
	        `</CdtrRefTp>`
	        `<CdtrRef>RF1234567890</CdtrRef>`
	    `</CdtrRefInf>`
	  `</Strd>`
	`</RmtInf>`

7.1.3   EXPRESS

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	    `<Prtry>URGP</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	  `<Id>`
	    `<IBAN>LU181111026606280000</IBAN>`

	</Id> </CdtrAcct
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd> Payment of product ABC</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

7.1.4   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

7.1.5   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

7.1.6   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

7.1.7   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

7.1.8   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

8 Netherlands

Debtor account number can be in either IBAN format or the national account number (clearing number + account number).

Local payments

Creditor account number in IBAN format is mandatory for all payment types, 18 characters.

Creditor agent's BIC is optional. In case the BIC is provided the Creditor agent's element has to be populated as shown in below example.

8.1.1 SEPA CREDIT TRANSFER

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>ABNANL2A</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>NL02ABNA0123456789</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

8.1.2   SEPA CREDIT TRANSFER STRUCTURED

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SUPP.

It is mandatory to enter a structured reference to the creditor. It could either be the RF Creditor reference, max 25 characters, or an Acceptgiro 17-reference, one reference per payment. Any unstructured message will be accepted but not used.

Acceptgiro in the Netherlands is a payment type where the customer has received an invoice with a payment form.

Type 17 = 17 + reference (7-16 digits)

The code and the reference can be found at the bottom of the payment form in the beginning of the machine-readable coded line (betalingskenmerk), and has the following appearance:

Reference + Ordering customer < Amount + Creditor acc + Form code

8000533222380000 + 0444333839 < 000145391+ 0490707580 + 17

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor banks ID *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>ABNANL2A</BIC> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>NL02ABNA0123456789</IBAN> </Id> </CdtrAcct>
Reference *ISO Index No. 2.84*	<RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>SCOR</Cd> <Issr>ISO</Issr> </CdtrRefTp> <CdtrRef>RF1234567890</CdtrRef> </CdtrRefInf> </Strd> </RmtInf>

8.1.3   SEPA SALARY

Payment Method should be set to TRF, Service Level to NURG or SEPA and Category Purpose to SALA.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SALA</CtgyPurp>`

Creditor banks ID
ISO Index No. 2.55
	`<CdtrAgt>`
	`  <FinInstnId>`
	`    <BIC>ABNANL2A</BIC>`
	`  </FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	`  <Id>`
	`    <IBAN>NL02ABNA0123456789</IBAN>`
	`  </Id>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`  <Ustrd>Salary</Ustrd>`
	`</RmtInf>`

8.1.4   EUR EXPRESS PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Payment can be made to all countries within the SEPA area (the EU, EEA, Monaco, Switzerland).

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>URGP</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	`  <Id>`
	`    <IBAN>NL02ABNA0123456789</IBAN>`
	`  </Id>`
	`</CdtrAcct`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`  <Ustrd> Payment of product ABC</Ustrd>`
	`</RmtInf>`

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. According to national implementation of the PSD2 regulation (Payment Service Directive), the Charge bearer code should be set to SHAR for cross border payments within EU/EEA, regardless of currency, with or without exchange. Handelsbanken will automatically convert the cost sharing to SHAR if other code has been used, in accordance with the regulation.

An unstructured message to the creditor is optional, maximum 140 characters.

8.1.5   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

8.1.6   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

8.1.7   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`   <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

9 Norway

Debtor account number can be in either IBAN format or the national account number (clearing number + account number).

Local payments

9.1.1 KID AND TAX PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

The creditor account can be either a national account number (11 digits) or in IBAN format (15 characters).

A structured KID reference is mandatory, maximum 25 digits, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>12345678901</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

KID reference
ISO Index No. 2.84
	`<RmtInf>`
	`    <Strd>`
	`        <CdtrRefInf>`
	`            <CdtrRefTp>`
	`                <Cd>SCOR</Cd>`
	`            </CdtrRefTp>`
	`            <CdtrRef>34002294598038</CdtrRef>`
	`        </CdtrRefInf>`
	`    </Strd>`
	`</RmtInf>`

9.1.2 PAYMENT WITH MESSAGE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

The creditor account can be either a national account number (11 digits) or in IBAN format (15 characters).

It is mandatory to enter the creditor's full name and address.

An unstructured message to the creditor is mandatory, maximum 280 characters. When several invoices are batched into one payment, use comma sign or other separator between the reference numbers. A maximum of 2 <Ustr> elements can be used.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor name and address *ISO Index No. 2.57*	<CdtTrfTxInf> <Cdtr> <Nm>Creditor Name</Nm> <PstlAdr> <StrtNm> Creditor Street Name</StrtNm> <PstCd> Creditor PostCode</PstCd> <TwnNm> Creditor Town Name</TwnNm> <Ctry>Creditor Country</Ctry> </PstlAdr> </Cdtr> <CdtTrfTxInf>
Creditor Account *ISO Index No. 2.58*	<CdtrAcct> <Id> <BBAN>12345678901</BBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>12345,12346,12347</Ustrd> </RmtInf>

9.1.3 SALARY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SALA.

The creditor account can be either a national account number (11 digits) or in IBAN format (15 characters).

It is not possible to enter a message to the creditor.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SALA</CtgyPurp>

Creditor Account *ISO Index No. 2.58*	```<CdtrAcct> <Id> <BBAN>12345678901</BBAN> </Id></CdtrAcct>```

9.1.4   CASH PAYMENT

Payment Method should be set to CHK, Service Level to NURG, Category Purpose to SUPP.

The creditor's full name and address are mandatory.

An unstructured message to the creditor is optional, maximum 280 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>CHK</PmtMtd>`
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	``` <SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>```
Creditor name and address *ISO Index No. 2.57*	```<Cdtr> <Nm>Creditor Name</Nm> <PstlAdr> <StrtNm> Creditor Street Name</StrtNm> <PstCd> Creditor PostCode</PstCd> <TwnNm> Creditor Town Name</TwnNm> <Ctry>Creditor Country</Ctry> </PstlAdr></Cdtr>```
Message to creditor *ISO Index No. 2.84*	```<RmtInf> <Ustrd>Payment of product ABC</Ustrd></RmtInf>```

9.1.5   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

The creditor account can be either a national account number (11 digits) or an IBAN (15 characters).

An unstructured message to the creditor is optional, maxiumum max 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	``` <SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>```
Creditor Account *ISO Index No. 2.58*	```<CdtrAcct> <Id> <IBAN>NO3190412245937556578937</IBAN>```

	</Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Reference ABC</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. See Implementation Guide for details.

An unstructured message to the creditor is optional, maximum 140 characters.

If there are an agreed exchange rate for the payment, rate and reference obtained from the bank should be stated. A reference is for example a structured reference number or any other kind of agreed identity. This information is obtained by the bank at the time of the deal (maximum 15 characters).

Relevant extracts with XML-tags and examples;

ExchangeRateInformation *ISO Index No. 2.42*	<XchgRateInf> <XchgRate>1,1247</XchgRate> <CtrctId>Dealno. 123456</ CtrctId> </XchgRateInf>

9.1.6   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

9.1.7   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

9.1.8   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

9.1.9   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

9.1.10   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

9.1.11   REGULATORY REPORTING

An obligation to report applies to Norway. 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.

Each separate payment through a Norwegian bank to a creditor domiciled outside Norway or to a bank outside Norway (in foreign currency or NOK) should 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:

www.toll.no/default.aspx?id=3&epslanguage=EN

www.lovdata.no/info/lawdata.html

As a complement to the currency register code the description or the reason for the payment should 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.

Extract from message with example;

Regulatory reporting *ISO Index No. 2.67*	`<RgltryRptg>`
	`  <RgltryDtls>`
	`    <Cd>26</Cd>`
	`    <Inf>Rent</Inf>`

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

10 Sweden

Debtor account number can be in either IBAN format or the national account number (clearing number + account number).

Relevant extracts with XML-tags and examples;

Debtor account as national account number and Debtor agent *ISO Index No. 2.16 and 2.17*	``` <DbtrAcct> <Id> <BBAN>123456789</BBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <ClrSysMmbId> <Id>SESBA6001</Id> </ClrSysMmbId> </FinInstnId> </DbtrAgt> ```

Local payments

Local vendor payments in Sweden are processed in the two Giro systems – The Bankgiro and the Plusgiro why creditor account for these payments must be stated either as Bankgiro number or Plusgiro number, depending on payment type. See below for more information about the respective.

The Bankgiro is an alias for a bank account which can be held in any Swedish bank. The Plusgiro number is a bank account in Nordea.

Creditor account number can be either as Bankgiro number, Plusgiro number or national account number depending on payment type. See below for information.

The 4 digits clearing number (branch code) is mandatory as Clearing System Member Id in Creditor Agent. For Bankgiro 9900 is to be used and for Plusgiro 9500 is to be used as Clearing System Member Id for Creditor Agent. SchemeName for the account identification should be BBAN.

Creditor name is mandatory according to NPC rulebook (Nordic Payment Council) why we recommend to populate creditor name for all payments.

Notice that Urgent payment is not applicable for SEK payments within Sweden.

10.1.1   BANKGIRO PAYMENTS WITH STRUCTURED REFERENCE AS OCR REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Bankgiro number is mandatory, 7-8 digits.

"9900" is mandatory as Clearing System Member Id for Creditor Agent.

A structured OCR reference is mandatory, maximum 25 digits, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

Creditor agent
ISO Index No. 2.55
	<CdtrAgt>
	   <FinInstnId>
	      <ClrSysMmbId>
	         <Id>SESBA9900</Id>
	      </ClrSysMmbId>
	   </FinInstnId>
	</CdtrAgt>

Creditor account
ISO Index No. 2.58
	<CdtrAcct>
	   <Id>
	      <PrtryAcct>
	         <Id>87654321</Id>
	      </PrtryAcct>
	   </Id>
	</CdtrAcct>

OCR reference
ISO Index No. 2.86
	<RmtInf>
	   <Strd>
	      <CdtrRefInf>

	<CdtrRefTp> <Cd>SCOR</Cd> </CdtrRefTp> <CdtrRef>1234567890000</CdtrRef> </CdtrRefInf> </Strd> </RmtInf>

10.1.2 BANKGIRO PAYMENT WITH STRUCTURED AND/OR UNSTRUCTURED REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Bankgiro number is mandatory, 7-8 digits.

"9900" is mandatory as Clearing System Member Id for Creditor Agent.

A message to the creditor is mandatory. It can be stated either as unstructured or as structured remittance information, or both.

Please see the document 'Recommendations from Handelsbanken when implementing ISO 20022' for recommendations on how to use remittance information and how to prepare for the use of future NPC rulebook (Nordic Payment Council)

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor agent *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <Id>SESBA9900</Id> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <PrtryAcct> <Id>87654321</Id> </PrtryAcct> </Id> </CdtrAcct>
Unstructured Remittance information *ISO Index No. 2.85*	<RmtInf> <Ustrd>Message to Creditor 123, 124</Ustrd> </RmtInf>

Structured Remittance information, batched payments *ISO Index No. 2.86*	``` <RmtInf> <Strd> <RfrdDocInf> <RfrdDocTp><Cd>CINV</Cd></RfrdDocTp> <RfrdDocNb>12345</RfrdDocNb> </RfrdDocInf> <RfrdDocAmt> <RmtdAmt CCy="SEK">100</RmtdAmt> </RfrdDocAmt> </Strd> <Strd> <RfrdDocInf> <RfrdDocTp><Cd>CREN</Cd></RfrdDocTp> <RfrdDocNb>12346</RfrdDocNb> </RfrdDocInf> <RfrdDocAmt> <RmtdAmt CCy="SEK">50</RmtdAmt> </RfrdDocAmt> </Strd> </RmtInf> ```

10.1.3   PLUSGIRO PAYMENT WITH STRUCTURED REFERENCE AS OCR REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Plusgiro number is mandatory, 2-10 digits.

Either "9500" or "9960" is mandatory as Clearing System Member Id for Creditor Agent.

A structured OCR reference is mandatory, maximum 25 digits, one reference per payment.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor agent *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <Id>SESBA9500</Id> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor account *ISO Index No. 2.58*	<CdtrAcct> <Id> <PrtryAcct> <Id>654321</Id> </PrtryAcct> </Id> </CdtrAcct>
OCR reference *ISO Index No. 2.86*	<RmtInf> <Strd> <CdtrRefInf> <CdtrRefTp> <Cd>SCOR</Cd> </CdtrRefTp> <CdtrRef>1234567890000</CdtrRef> </CdtrRefInf> </Strd> </RmtInf>

10.1.4   PLUSGIRO PAYMENT WITH UNSTRUCTURED REFERENCE

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account as Plusgiro number is mandatory, 2-10 digits.

Either "9500" or "9960" is mandatory as Clearing System Member Id for Creditor Agent.

A message to the creditor is mandatory.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	     `<Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor agent
ISO Index No. 2.55
	`<CdtrAgt>`
	    `<FinInstnId>`
	         `<ClrSysMmbId>`
	              `<Id>SESBA9500</Id>`
	         `</ClrSysMmbId>`
	    `</FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	    `<Id>`
	       `<PrtryAcct>`
	            `<Id>654321</Id>`
	       `</PrtryAcct>`
	    `</Id>`
	`</CdtrAcct>`

Unstructured Remittance information,
ISO Index No. 2.85
	`<RmtInf>`
	    `<Ustrd>Message to Creditor 123, 124</Ustrd>`
	`</RmtInf>`

10.1.5   CASH PAYMENT

Please note that this payment type will not be valid in the future NPC rulebook (Nordic Payment Council).

Payment Method should be set to CHK and Cheque Type to BCHQ.

The creditor's full name and address are mandatory.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>CHK</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Creditor name and address *ISO Index No. 2.57*	<CdtTrfTxInf> <Cdtr> <Nm>Creditor Name</Nm> <PstlAdr> <AdrLine>Creditor PO Box or C/O Address</AdrLine> <StrtNm>Creditor Street Name</StrtNm> <PstCd>Creditor PostCode</PstCd> <TwnNm>Creditor Town Name</TwnNm> <Ctry>Creditor Country</Ctry> </PstlAdr> </Cdtr> <CdtTrfTxInf>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Invoice number 164315</Ustrd> </RmtInf>

10.1.6   ACCOUNT PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor Account number can be either a national account number (7 -10 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

Message to creditor with a maximum of 12 characters is optional.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SUPP</CtgyPurp>`

Creditor agent when creditor account is entered as national account number
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <ClrSysMmbId>`
	`            <Id>SESBA5326</Id>`
	`        </ClrSysMmbId>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor agent when creditor account is entered as IBAN
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <BIC>HANDSESS</BIC>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>4010230120</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

Creditor account as IBAN
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <IBAN>SE1110000000000123456789</IBAN>`
	`    </Id>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd>Invoice number 164315</Ustrd>`
	`</RmtInf>`

10.1.7   SALARY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SALA.

Creditor Account number can be either a national account number (7 -10 digits), a national account number incl. clearing number (11-15 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as a national account number incl. clearing number it is optional to use Creditor Agent. If used, the clearing number in Creditor Agent must be the same as in the Creditor Account.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

It is not possible to enter a message to the creditor.

Requested Execution Date refers to Creditors' credit date and not the date when the Debtor is debited.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>SALA</CtgyPurp>`

Creditor agent when creditor account is entered as national account number or as national account incl. clearing number
 	
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <ClrSysMmbId>`
	`            <Id>SESBA5326</Id>`
	`        </ClrSysMmbId>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor agent when creditor account is entered as IBAN
 	
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <BIC>HANDSESS</BIC>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor account as national account number
 	
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>4010230120</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

Creditor account as national account number incl. clearing number
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>53264010230120</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

Creditor account as IBAN	`<CdtrAcct>` `    <Id>`

ISO Index No. 2.58	<IBAN>SE111000000000123456789</IBAN> </Id> </CdtrAcct>

10.1.8   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Creditor Account number can be either a national account number (7 -10 digits) or a IBAN (24 characters).

If the Creditor Account is entered as a national account number it is mandatory to enter clearing number (4-5 digits) in Creditor Agent.

If the Creditor Account is entered as IBAN it is optional to use Creditor Agent. If used it should be entered as BIC.

An unstructured message to the beneficiary is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>
Creditor agent when creditor account is entered as national account number *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <Id>SESBA1100</Id> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor agent when creditor account is entered as IBAN *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <BIC>HANDSESS</BIC> </FinInstnId> </CdtrAgt>
Creditor account as national account number *ISO Index No. 2.58*	<CdtrAcct> <Id> <BBAN>123456789</BBAN> </Id> </CdtrAcct>
Creditor account as IBAN *ISO Index No. 2.58*	<CdtrAcct> <Id> <IBAN>SE111000000000123456789</IBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Invoice number 164315</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. See Implementation Guide for details.

An unstructured message to the creditor is optional, maximum 140 characters.

For longer messages than 140 characters, the beneficiary will receive a separate message containing reference information. The reference information can in principle be unlimited.

Please notice that Urgent payment is not applicable for debit accounts in Handelsbanken SE for EUR payments within the EU/EEA, Switzerland and Monaco.

10.1.9   EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

10.1.10 NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

10.1.11 URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Urgent payment is not applicable for debit accounts in Handelsbanken SE for EUR payments within the EU/EEA, Switzerland and Monaco.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

10.1.12 FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

10.1.13 INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

10.1.14 REGULATORY REPORTING

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) should 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).

Extract from message with example;

Regulatory reporting *ISO Index No. 2.67*	<RgltryRptg> <RgltryDtls> <Cd>26</Cd>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

11 USA

Local payments

An ABA/FedWire consisting of 9 digits is mandatory. The ABA/FedWire corresponds to the clearing number, and is used to identify the correct beneficiary bank. Please note that 'USABA' must be entered before the ABA/FedWire.

11.1.1   ACH PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Creditor account number as a national account number, 1-17 digits, is mandatory.

The name of the creditor can be entered with a maximum of 22 characters when making an ACH payment.

An unstructured message to the creditor is optional, maximum 80 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose
ISO Index No. 2.5/2.29 and 2.12/2.36
	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>`
	`    <Cd>SUPP</Cd>`
	`<CtgyPurp>`

Creditor agent
ISO Index No. 2.55
	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <ClrSysMmbId>`
	`            <Id>USABA123456789</Id>`
	`        </ClrSysMmbId>`
	`    </FinInstnId>`
	`</CdtrAgt>`

Creditor Account
ISO Index No. 2.58
	`<CdtrAcct>`
	`    <Id>`
	`        <BBAN>90460513072</BBAN>`
	`    </Id>`
	`</CdtrAcct>`

Message to creditor
ISO Index No. 2.84
	`<RmtInf>`
	`    <Ustrd>Payment of product ABC</Ustrd>`
	`</RmtInf>`

11.1.2   FEDWIRE PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

The creditor account number, 1-34 characters, is mandatory.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Creditor agent *ISO Index No. 2.55*	<CdtrAgt> <FinInstnId> <ClrSysMmbId> <Id>USABA123456789</Id> </ClrSysMmbId> </FinInstnId> </CdtrAgt>
Creditor Account *ISO Index No. 2.58*	<CdtrAcct> <Id> <BBAN>90460513072</BBAN> </Id> </CdtrAcct>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. See Implementation Guide for details. For all cross-border payments from Handelsbanken US Charge bearer (<ChrgBr>) will always be treated as DEBT (OUR). See Implementation Guide for details.

An unstructured message to the creditor is optional, maximum 140 characters.

Please notice that if the method of payment is Normal, Financial payment or Intra-company payment Requested execution date (<ReqdExctnDt>) will be the value 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.

If there are an agreed exchange rate for the payment, rate and reference obtained from the bank should be stated. A reference is for example the name of the person in the bank who has provided the agreed rate, a structured reference number or any other kind of agreed identity. This information is obtained by the bank at the time of the deal (maximum 16 characters).

Relevant extracts with XML-tags and examples;

ExchangeRateInformation *ISO Index No. 2.42*	<XchgRateInf> <XchgRate>1,1247</XchgRate> <CtrctId>Dealno. 123456</ CtrctId> </XchgRateInf>

11.1.3   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

11.1.4   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>

11.1.5   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>

Intra-group transfer

Customers using our GlobalOn-Line services could request local and cross-border Intra-group transfers. The transfer could be made from accounts with Handelsbanken in all countries or from accounts with the other banks mentioned in chapter 1 above. The Intra-group transfer must be set according to the following;

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	`<PmtMtd>TRF</PmtMtd>`

Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	`<SvcLvl>`
	`    <Prtry>NURG</Prtry>`
	`</SvcLvl>`
	`<CtgyPurp>INTC</CtgyPurp>`

- Account number to be used both on debit and credit side, must be entered in the same way as in the Power of Attorney. Otherwise the payment will be rejected or treated as a cross-border payment.

- Debtor and creditor agent must be identified by BIC (National Bank-ID cannot be used).

- The execution date/value date cannot be more than 30 calendar days ahead of time from the day the file is sent to the bank. For this payment type will the date be the date on which the account is debited.

- An unstructured message to the creditor is optional, maximum 70 characters.

- The currency of the transfer must be in either the currency of the debit account or the credit account

More information about GlobalOn-Line Intra-group transfers can be obtained from your local branch office.

12 Debtor account held with 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 check with your branch.

Debtor account number can be in either IBAN format or the national account number (clearing number + account number). Please contact your debtor agent for information regarding how to state your debtor account.

Debtor Agent is to be identified preferably with BIC, and when requested, NationalBankID.

All National Bank IDs is published in the External Code Sets spreadsheet at www.iso20022.org/external_code_list.page.

Local payments

For information regarding on how to specify Creditor Account and Creditor Agent in a specific country, see Appendices – Creditor account and Creditor agent in this document. Creditor Agent Identitfication can either be BIC or National Bank ID. All National Bank IDs is published in the External Code Sets spreadsheet at www.iso20022.org/external_code_list.page.

12.1.1   NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML Tags and example;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp> <Cd>SUPP</Cd> </CtgyPurp>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

12.1.2   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

An unstructured message to the creditor is optional, maximum 140 characters.

Relevant extracts with XML Tags and example;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>URGP</Prtry> </SvcLvl> <CtgyPurp>

	<Cd>SUPP</Cd> </CtgyPurp>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

Cross-border payments

The Creditor´s address <PstlAdrs> including Country Code, is mandatory for all cross-border payments.

Creditor Agent is to be identified preferably with BIC, and when requested, NationalBankID. For more information see Appendices – Creditor account and Creditor agent in the end of this document.

Creditor 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 creditor account must be identified as a national account number. For more information, see Appendices – Creditor account and Creditor agent in this document.

Charge Bearer <ChrgBr> is mandatory for all cross-border payments except for GlobalOn-Line Intra-group Transfers. See Implementation Guide for details.

An unstructured message to the creditor is optional, maximum 140 characters.

If there are an agreed exchange rate for the payment, rate and reference obtained from the bank could be stated. A reference is for example the name of the person in the bank who has provided the agreed rate, a structured reference number or any other kind of agreed identity.

Relevant extracts with XML-tags and examples;

ExchangeRateInformation
ISO Index No. 2.42
	<XchgRateInf>
	   <XchgRate>1,1247</XchgRate>
	   <CtrctId>Dealno. 123456</ CtrctId>
	</XchgRateInf>

12.1.3 EUR PAYMENTS WITHIN EUROPE (SEPA CREDIT TRANSFER)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. The bank will automatically classify the payment as a EUR payment within Europe (SEPA Credit Transfer) if requirements are fulfilled (see Implementation guide CustomerCreditTransferInitiation pain.001 for details).

12.1.4 NORMAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to SUPP.

Relevant extracts with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and 2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>

Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

12.1.5   URGENT PAYMENT

Payment Method should be set to TRF, Service Level to URGP and Category Purpose to SUPP.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>SUPP</CtgyPurp>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

12.1.6   FINANCIAL PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to CORT.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>CORT</CtgyPurp>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

12.1.7   INTRA-COMPANY PAYMENT

Payment Method should be set to TRF, Service Level to NURG and Category Purpose to INTC.

Relevant extract with XML-tags and examples;

Payment Method *ISO Index No. 2.2*	<PmtMtd>TRF</PmtMtd>
Service Level and Category Purpose *ISO Index No. 2.5/2.29 and* *2.12/2.36*	<SvcLvl> <Prtry>NURG</Prtry> </SvcLvl> <CtgyPurp>INTC</CtgyPurp>
Message to creditor *ISO Index No. 2.84*	<RmtInf> <Ustrd>Payment of product ABC</Ustrd> </RmtInf>

12.1.8   REGULATORY REPORTING CROSS-BORDER PAYMENT

For some countries it is mandatory to include regulatory reporting for specific domestic regulatory requirements. It is the debtor's responsibility to include when required.

Relevant extracts with XML-tags and examples;

Regulatory reporting *ISO Index No. 2.67*	<RgltryRptg> <RgltryDtls> <Cd>26</Cd>

13 Appendices

Debtor Account and Debtor agent

13.1.1   DEBTOR AGENT - HANDELSBANKEN

Country	Country code	National Account number	IBAN – International Bank Account number	BIC
Denmark	DK	11 digits incl clearing number	18 characters	HANDDKKK
Finland	FI	14 digits incl clearing number	18 characters	HANDFIHH
France	FR	23 digits	27 characters	HANDFRPP
Germany	DE	10 digits	22 characters	HANDDEFF
Great Britain	GB	8 digits	22 characters	HANDGB22
Luxembourg	LU	8 digits	20 characters	HANDLULB
Netherlands	NL	10 digits	18 characters	HANDNL2A
Norway	NO	11 digits incl clearing number	15 characters	HANDNOKK
Sweden	SE	8 or 9 digits	Not available	HANDSESS
USA	US	8 digits	Not available	HANDUS33

13.1.2   DEBTOR ACCONT HELD IN OTHER BANKS

Debtor accounts held in other banks could be stated either as an international bank account number, IBAN, or a national account number. This must be agreed upon with the bank in point.

Creditor Account and Creditor agent

13.1.3   CREDITOR ACCOUNT

Handelsbanken always validates that an IBAN is correct and, for some countries, Handelsbanken also validates that the national account number is correct (correct number of digits/characters and correct control digit).

For payments in EUR within EU, EEA and Switzerland creditor account as IBAN is required.

See https://www.ecbs.org/iban.htm for further information about how IBAN and national account number are stated in different countries.

13.1.4   CREDITOR AGENT

Creditor agent identification is entered with a BIC and/or a National bank ID. It is optional to enter Creditor Agent when creditor account is stated as IBAN.

In some countries the creditor's local agent may not have a BIC of its own. In these cases, a National bank Id might be required and should be stated as shown in below example.

Relevant extract with XML-tags and examples;

Creditor agent *ISO Index No. 2.55*	`<CdtrAgt>`
	`    <FinInstnId>`
	`        <ClrSysMmbId>`
	`            <Id>USABA123456789</Id>`
	`        </ClrSysMmbId>`
	`    </FinInstnId>`
	`</CdtrAgt>`

All National Bank IDs is published in the External Code Sets spreadsheet at www.iso20022.org/external_code_list.page.

Examples of National bank Id;

Country	ClearingSystemId <ClrSysMmbId>	Length of MemberId <MmbId>	Description
Australia	AUBSB	6 digits	Bank State Branch Code (BSB)
Canada	CACPA	9 digits	Payments Association Payment Routing Number
China	CNAPS	12 digits	CNAPS code
Great Britain	GBDSC	6 digits	UK Domestic Sort Code (not allowed for cross border payments)
Hong Kong	HKNCC	6 digits	National Clearing Code (CHATS)
Russia	RUCBC	9 digits	Central Bank Identification Code
South Africa	ZANCC	6 digits	South African Sort Code
USA	USABA	9 digits	ABA/Fed Wire Routing Number