ISO 20022

CustomerCreditTransferInitiation

pain.001 version 3

Version 1.0.8

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1   Introduction

This document describes the Implementation Guide for CustomerCreditTransferInitiation ISO 20022 pain.001.001.03 in Handelsbanken.

The purpose of this Message Implementation Guide is to provide guidance for how information is structured in the exchange between the customer and Handelsbanken.

Handelsbanken's message set-up complies with the international definitions for content and use of an ISO 20022 "CustomerCreditTransferInitiation" Message and Common Global Implementation (CGI).

1.1   Related documents

The documents below contain information to facilitate the implementation to execute payments in the ISO 20022 CustomerCreditTransferInitiation (pain.001) format;

- Handelsbanken ISO 20022 pain.001 version 3 – CustomerCreditTransfer Country Specific Information

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML schema pain.001.001.03.xsd can be downloaded from:
  http://www.iso20022.org/message_archive.page#PaymentsInitiation3

- The Payments External Code List, which provides the standard values for payment message code elements, www.iso20022.org/external_code_list.page

1.2   History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide changes or clarifications. 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
1.0.8	2021-11-30	Minor updates
1.0.7	2021-06-14	The name for "national account number" is changed from BBAN to national account number
1.0.6	2020-10-23	Minor updates
1.0.5	2017-09-13	Minor clarifications
1.0.4	2017-02-06	Duplicate check is made on the full length of the Message ID
1.0.3	2016-06-30	New codes for payments in CNY to creditors in China.
1.0.2	2013-12-12	BIC is optional if account number is stated as an IBAN.
1.0.1	2012-12-21	Minor changes and updates

Version	Date	Description
1.0.0	2012-06-14	Published

2   General rules

It is currently possible to request payments from accounts with Handelsbanken in the following countries:

Denmark	Great Britain	Sweden
Finland	Luxembourg	USA
France	Netherlands	
Germany	Norway	

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. Today we have agreements with approximately 60 different banks covering just over 40 different countries. The geographical coverage could be extended if the need should arise.

All component services within outgoing payments must have a separate agreement with Handelsbanken.

Please use the document Handelsbanken ISO 20022 pain.001 version 3 – CustomerCreditTransfer Country Specific Information for information on details about the payment types in each country.

2.1   IBAN as debtor or creditor account

Please note that there are country specific rules regarding whether IBAN or national account number should be used as debtor and creditor accounts, see country specific information for details.

2.2   Execution date/value date

Execution date/value date could be between same day and up to 12 months in the future depending on the type of payment. This means that Handelsbanken monitor payments with a future payment date.

Rules for payment initiation before execution date/value date for each payment type:

- Transfers within Handelsbanken – same day as receiving day.

- Local payments – up to 12 months.

- Cross-border payments up to 12 months, Monitored payments are sent at 7:00 CET on the execution date. Payments with "today" as the execution date are sent to the bank for execution after final authorisation.

- From accounts with other banks – depending on type of payment. Monitored payments are sent to the bank for execution in the morning, at 0:30 CET two days before the execution date. Payments with execution date "today" or up to two banking days ahead are sent to the bank for execution after final authorisation. The execution date will be the date on which the account will be debited.

2.3   Cut off times

A payment or a transfer must be made according to the cut-off times for each country. If Handelsbanken receives the order after the specific cut-off time, the transfer will be made on the following business day.

When the debit account is held with another bank, Handelsbanken will not check the cut-off time for any currency.

2.4   Character set

ISO 20022 XML-files should always be encoded using UTF-8.

Please note that Handelsbanken will convert the encoding to EBCDIC when processing the information from the file. For those instances where a UTF-8 coded character does not have a corresponding character within EBCDIC, Handelsbanken will replace this character with a single blank space.

2.5   Validation of messages and transactions

2.5.1   MESSAGE LEVEL

The pain.001 message will be validated against the schema pain.001.001.03.xsd. If the message is not valid to the schema, the whole message will be rejected. For all messages sent to the bank, the status will be displayed in Handelsbanken's online corporate banking service. CustomerPaymentStatusReport in pain.002 format can be agreed upon to facilitate automatic reconciliation.

2.5.2   TRANSACTION LEVEL

The single payments will be validated against the information needed for each payment system to correctly process the payments If any mandatory data for the specific type of payment is missing or incorrect the payment will be rejected and the reason of rejection can be seen in Handelsbanken's Online corporate banking service. If agreed by the bank and the customer, a CustomerPaymentStatusReport will be sent (pain.002).

2.6   EUR payments within Europe (SEPA Credit Transfer)

This is only valid for EUR payments within the EU, EEA, Switzerland and Monaco. Please note that Handelsbanken does not act on the code SEPA in <SvcLvl> as the bank automatically classifies the payment as a EUR payment within Europe (SEPA Credit Transfer) if the following requirements for SEPA are fulfilled:

- Currency must be EUR (no limits for the amount)

- Payment has to be within EU, EEA, Switzerland and Monaco.

- Creditor's account identification must be an IBAN

- Creditor Agent must be a SEPA Credit Transfer participant

- ServiceLevel has to be set to NURG (non-urgent) or SEPA

- The ordering party should only pay Handelsbanken's fees (ChargeBearer should be set to SHAR or SLEV)

2.7   Remittance information to creditors in China

For payments in CNY to creditors in Mainland China the unstructured remittance information must begin with one of the following codes:

- /CGODDR/ - indicating cross-border goods trade

- /CSTRDR/ - indicating cross-border service trade

- /CCTFDR/ - indicating cross-border capital transfer

- /CCDNDR/ - indicating charity donation

- /COCADR/ - indicating other current account transactions

2.8 Payments in CNY offshore to Mainland China in China

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

3   Terms and concepts

3.1   Abbreviations

These abbreviations are frequently used and are important for the understanding of the message.

Term	Description
IBAN	International Bank Account Number – identifier used nationally and internationally by financial institutions. An IBAN consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

3.2   Parties

The different parties in the ISO concept are described in the table below.

| Party ISO 20022	Synonym	Description
Debtor	Originator Ordering Party	The Party whose account is debited with the payment.
Ultimate Debtor	Originator Reference Party	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different than the account owner.
Initiating Party	Instructing Party	The Party on the initiative of which the payment data is established. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor e.g. an agent, Service Bureau or a company's service centre.
Creditor	Beneficiary	The Party whose account is credited with the payment.
Ultimate Creditor	Ultimate Beneficiary Beneficiary Reference Party	The Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
Debtor agent	Originator's, Bank Payer's Bank	The Bank where the Debtor has its account.
Creditor agent	Beneficiary's Bank, Seller's Bank	The Bank where the Creditor has its account.

3.3 References

The CustomerCreditTransferInitiation has the following possible references on the different levels in the message.

Reference type	Message position and tag name	Description
<GrpHdr>		
Message Id	<GrpHdr><MsgId>	Unique identification of the message. This identification is returned in any ISO reporting.
<PmtInf>		
Payment Information Id	<PmtInf><PmtInfId>	Unique identification to unambiguously identify the payment information group within the message. This identification is returned in any ISO reporting.
<CdtTrfTxInf>		
End-to-end Id (customer´s own reference per payment)	<CdtTrfTxInf><EndToEndId>	Unique identification, assigned by and used for debtor, to unambiguously identify the transaction (i.e. own reference per transaction/payment). This identification is returned in any status report and reconciliation report on transaction level as well as shown in the details of the payment on the Internet under Search payment. If the payment fulfils requirements for a SEPA payment, this will be passed on, unchanged, throughout the entire end-to-end chain.
Creditor's Structured Reference Id	<CdtTrfTxInf><RmtInf><Strd><CdtrRefInf>< CdtrRef >	Unique and unambiguous structured identification, as assigned by the creditor, to unambiguously refer to the payment, e.g. KID, OCR or RF-reference.
Creditor´s Referred Document Id	<CdtTrfTxInf><RmtInf><Strd><RfrdDocInf><RfrdDocNb>	Unique and unambiguous identification of the referred document, e.g. Invoice Id or Credit Note Id. Assigned by the creditor,
Unstructured free text	<CdtTrfTxInf><RmtInf> <Ustrd>	Free text that can be used to help the creditor to identify the transaction if no structured identification is used.

4   Scenario

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.

Please note that for all messages sent to the bank, the status of the message and the payment orders will be displayed in Handelsbanken online corporate banking service.
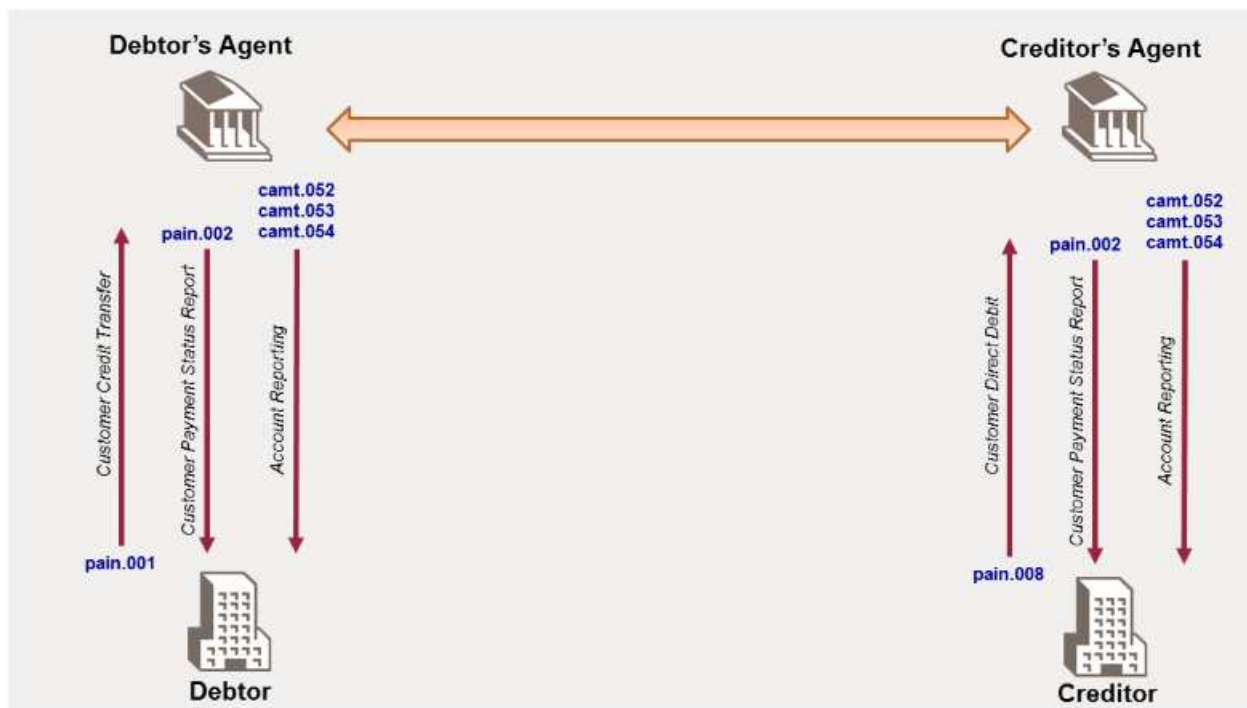
1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.

2) The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is rejected upon schema validation.

3) The information included in every single payment are validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) to the Debtor, reporting the status on the file including information on rejected payments, if any.

4) The payments are processed between Debtor Agent and Creditor Agent on the agreed execution date.

5) If any of the payments are rejected on the execution day, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.

6) Debtor Agent sends a Debit Notification report (camt.054) to the Debtor reporting executed payments.

7) Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments.

8) Debtor Agent and/or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor and/or Creditor.

9) Debtor Agent and/or Creditor Agent sends an Account Statement (camt053) to the Debtor and/or Creditor.

5 Format specification

This section consists of a technical description of the message type CreditTransferInitiation ISO 20022 pain.001.001.03 as approved for use in communication with Handelsbanken. Please note that it is possible to overpopulate the message and send more information than described in the implementation guide but Handelsbanken will not be able to process it further.

5.1 Message structure

The payment initiation message is composed of three parts: GroupHeader, PaymentInformation and CreditTransferTransactionInformation. The message may contain several PaymentInformation parts to which one or several CreditTransferTransactionInformation parts are included.
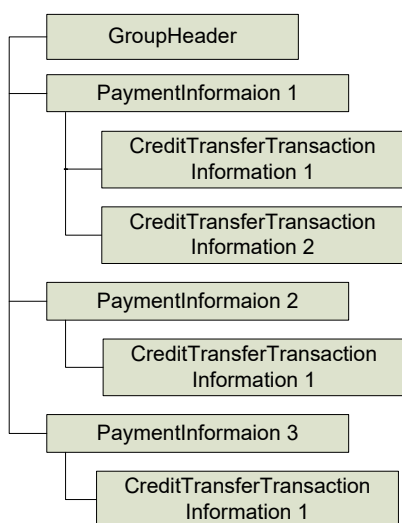
GroupHeader

This building block is mandatory. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime, and Grouping indicator.

PaymentInformation

This building block is mandatory and repetitive. It contains elements related to the debit side of the transaction, such as Debtor, DebtorAccount Information and PaymentMethod.

CreditTransferTransaction Information

Transaction Information is part of the Payment Information block, is mandatory and can be repetitive. It contains information related to the credit side of the transaction, such as Creditor, CreditorAgent and RemittanceInformation.

5.2 Implementation guidelines

The order of the elements in the table follows the order of the elements in the schema. White rows are used for Message Items that can hold data and yellow rows are Message Items which are XML tags used for the data's structural position in the XML message.

The headings used in the format description are described in the table below.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type
-		CustomerCreditTransferInitiation	<CstmrCdtTrfInitn>	[1..1]	M	
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	1-16 Text
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
1.6	++	NumberOfTransactions	<NbOfTxs>	[1..1]	M	Numeric
1.7	++	ControlSum	<CtrlSum>	[0..1]	O	Numeric
1.8	++	InitiatingParty	<InitgPty>	[1..1]	M	

Heading	Description
ISO Index no	Reference number that points to the related field description in the ISO 20022 Message Definition Report (MDR).
Structural Sequence	Indication of the Message Items structural level in the message tree structure by the number of +- signs. Group Header <GrpHdr> and Payment Information <PmtInf> has one + as the two starting points in the message.
Message Item	A Message Item is a composing part of a Message. It can be a Message Element (which can be compared to the "fields" of a traditional message) or a Message Component (which can be compared to a block of information, consisting of different message elements).
Tag Name	A specific name assigned to a Message Item that will appear in the XML Schema and in XML instances that use this Message Item.
Multiplicity	Indicates whether a Message Item is optional, mandatory and/or repetitive due to ISO 20022 XML schema. Multiplicity is represented by a notation between square brackets as described below; [0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once [0..n] this element this element is optional with unlimited repetition [1..1] this element is mandatory and must be present exactly once [1..n] this element is mandatory with unlimited repetition
Status	Indicates the data's status due to Handelsbanken. Optional(O) = optional to include the data in the message Mandatory(M) = the data will be required to ensure a correct process of the payment Conditional(C) = the data is required for certain payments or required dependent on other data in the message Exclusive or(XOR) = one of many data should be used, but not multiple Required(R)= the data is mandatory if an optional or conditional data is used
Type	A Type Representation is used to group similar Types, such as Codes, Dates, Text, Numeric etc. If Handelsbanken has restrictions in the number of characters that differs from the schema, it will be stated in this column.

The XML Header should follow the recommendation from www.iso20022.org:

<?xml version = "1.0" encoding = "UTF-8"?> <Document xmlns = "urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance">

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
	-	CustomerCreditTransferInitiation	<CstmrCdtTrfInitn>	[1..1]	M		pain.001.001.03	
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Set of characteristics shared by all individual transactions included in the message	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text	Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message.	The Message ID must be unique as it is used for duplicate control. The Message ID is included in any ISO reconciliation report from the bank.
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created. YYYY-MM-DDThh:mm:ss.sss	
1.6	++	NumberOfTransactions	<NbOfTxs>	[1..1]	M	Numeric	Number of individual transactions contained in the message.	Number of tranactions is not checked by Handelsbanken. Number of transactions is returned in the pain.002 Status report.
1.7	++	ControlSum	<CtrlSum>	[0..1]	O	Numeric	Total of all individual amounts included in the message, irrespective of currencies.	The Control Sum is not checked by Handelsbanken. The Control Sum is returned in the pain.002 Status report.
1.8	++	InitiatingParty	<InitgPty>	[1..1]	M		Party that initiates the payment.	E.g. Debtor or Service Bureau.
9.1.0	+++	Name	<Nm>	[0..1]	O	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	<Id>	[0..1]	O			
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	M		Unique and unambiguous way to identify an organisation.	Use one of BIC, BEI or Other. If <BICOrBEI> is populated, <Othr> should not be populated.
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	{XOR	Identifier	Business Identifier Code	
9.1.15	+++++	Other	<Othr>	[0..n]	XOR}		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	Business organisation number or SHB number
9.1.17	++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	+++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BANK" could be used
2.0	+	PaymentInformation	<PmtInf>	[1..n]	M		Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.	
2.1	++	PaymentInformationIdentification	<PmtInfId>	[1..1]	M	Text	Unique identification, as assigned by the initiating party, to unambiguously identify the payment	Included in any ISO reconciliation report from the bank.
2.2	++	PaymentMethod	<PmtMtd>	[1..1]	M	Code(3)	Specifies the means of payment that will be used to move the amount of money.	TRF (Credit Transfer) CHK (Cheque)
2.3	++	BatchBooking	<BtchBookg>	[0..1]	NU		Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested	Not used
2.6	++	PaymentTypeInformation	<PmtTpInf>	[0..1]	C		Set of elements used to further specify the type of transaction.	Required at either Payment or Transaction Level. See country specific information for details.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.8	+++	ServiceLevel	<SvcLvl>	[0..1]	C		Agreement under which or rules under which the transaction should be processed.	Required at either Payment or Transaction Level if Service level should be set to URGP. Service Level on Credit Transfer Transaction Information overrides Service Level on Payment Information. See country specific information for details.
2.9	++++	Code	<Cd>	[1..1]	R	Code(4)	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	NURG (Non Urgent) URGP (Urgent), SEPA (Single Euro Payment) Please note that Handelsbanken does not act on the code SEPA as the bank automatically classifies the payment as a EUR payment within Europe (SEPA Credit Transfer) if the requirements for SEPA are fulfilled
2.11	+++	LocalInstrument	<LclInstrm>	[0..1]	C		This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.	
2.12	++++	Code	<Cd>	[1..1]	M	Code	Specifies the local instrument, as published in an external local instrument code list.	If code IN is used, all transfer in this PaymentInformation will be executed as crossborder payments.
2.14	+++	CategoryPurpose	<CtgyPurp>	[0..1]	C		Specifies the high level purpose of the instruction based on a set of pre-defined categories.	Required at either Payment or Transaction Level if Category purpose should be set to SALA, INTC or CORT. Category Purpose on Credit Transfer Transaction Information overrides Category Purpose on Payment Information. See country specific information for details.
2.15	++++	Code	<Cd>	[1..1]	R	Code(4)	Category purpose, as published in an external category purpose list.	SUPP (Supplier Payment) SALA (Salary Payment) INTC (Intra Company Payment) CORT (Financial Payment)
2.17	++	RequestedExecutionDate	<ReqdExctnDt>	[1..1]	M	DateTime	Date at which the initiating party requests the clearing agent to process the payment.	YYYY-MM-DD. When CategoryPurpose is set to CORT or INTC RequestedExecutionDate=ValueDate. See country specific information for details.
2.19	++	Debtor	<Dbtr>	[1..1]	M		Party that owes an amount of money to the (ultimate) creditor.	
9.1.0	+++	Name	<Nm>	[0..1]	O	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	<Id>	[0..1]	O			
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	M		Unique and unambiguous way to identify an organisation.	Use one of BIC or Other. If <BICOrBEI> is populated, <Othr> should not be populated.
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
9.1.15	+++++	Other	<Othr>	[0..n]	C		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	+++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BANK" could be used
9.1.33	+++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code		
2.20	++	DebtorAccount	<DbtrAcct>	[1..1]	M		Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	See country specific information for details on which format (IBAN/national account number) to be used for each country and payment type.
1.1.0	+++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.	Either <IBAN> or <Othr> must be populated. See country specific information for details.
1.1.1	++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identifiy the account of a customer.	
1.1.2	++++	Other	<Othr>	[1..1]	XOR}			
1.1.3	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	See country specific information for details.
1.1.4	+++++	SchemeName	<SchmeNm>	[0..1]	O		Name of the identification scheme.	
1.1.5	++++++	Code	<Cd>	[1..1]	{XOR	Code(4)	Name of the identification scheme, in a coded form as published in an external list.	BBAN (used for national account number) See country specific information for details.
1.1.6	++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text	Name of the identification scheme, in a free text	SE:BGNR used for Bankgiro Number
2.21	++	DebtorAgent	<DbtrAgt>	[1..1]	M		Financial institution servicing an account for the debtor.	According to business rules, is DebtorAgentId not mandatory when DebtorAccount is stated as IBAN. "NOTPROVIDED" could be written as <Other><Identification> instead of BIC.
6.1.0	+++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial instituion, as assigned under an internationally recognised or proprietary identification scheme.	
6.1.1	++++	BIC	<BIC>	[0..1]	{XOR	Identifier		See country specific information for BICs in Handelsbanken.
6.1.2	++++	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	XOR			
6.1.3	+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R			
6.1.4	++++++	Code	<Cd>	[1..1]	R	Code(5)		See country specific information for details.
6.1.6	+++++	MemberIdentification	<MmbId>	[1..1]	R	Text	Identification of a member of a clearing system.	See country specific information for details.
6.1.19	++++	Other	<Othr>	[0..1]	XOR}			

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
6.1.20	+++++	Identification	<Id>	[1..1]	R	Text		Only "NOTPROVIDED" is allowed if BIC is unknown.
2.23	++	UltimateDebtor	<UltmtDbtr>	[0..1]	O		Ultimate party that owes an amount of money to the (ulimate) creditor.	Only sent forward with SEPA-payments but will be included when reports about outgoing payments. Ultimate Debtor at Credit Transfer Transaction Information overrides Category Purpose at Payment Information.
9.1.0	+++	Name	<Nm>	[0..1]	O	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	<Id>	[0..1]	O		Unique and unambiguous identification of a	
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of BIC or Other. If <BICOrBEI> is populated, <Othr> should not be populated.
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	+++++	Other	<Othr>	[0..n]	C			
9.1.16	++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.18	+++++++	Code	<Cd>	[1..1]	R	Code(4)	Name of the identification scheme, in a coded form as published in an external list.	CUST (Customer Number) DUNS (Data Universal Numbering System) GS1G (Global Location Number) TXID (Tax Identification Number) EMPL (Employer Identification Number). See external code list for detailed information. External code list under www.iso20022.org.
9.1.21	++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identification of a person, e.g. passport.	
9.1.27	+++++	Other	<Othr>	[0..n]	R		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	++++++	Identification	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a person.	
9.1.29	++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme, in a coded form as published in an external code list.	
9.1.30	+++++++	Code	<Cd>	[1..1]	R	Code(4)	Name of the identification scheme, in a coded form as published in an external code list.	ARNU (Alien Registration Number) CCPT (Passport Number) CUST (Customer Identification Number) DRLC (Drivers License Number) EMPL (Employee Identification Number) SOSE (Social Security Number) TXID (Tax Identification Number) See external code list for detailed information. External code list under www.iso20022.org.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.24	++	ChargeBearer	<ChrgBr>	[0..1]	C	Code(4)	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	SHAR (Shared) CRED (Borne By Creditor) DEBT (Borne By Debtor) SLEV (Following Service Level). Required at either Payment or Transaction Level for Cross border payments. Not used for local payments or GlobalOn-Line Intra-group transfers. See country specific information for details. Charge Bearer on Credit Transfer Transaction Information overrides Charge Bearer on Payment Information.
2.27	++	CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	M		Set of elements used to provide information on the individual transaction (s) included in the message.	
2.28	+++	PaymentIdentification	<PmtId>	[1..1]	M		Unique identification used to unambiguously identify the payment instruction.	
2.29	++++	InstructionIdentification	<InstrId>	[0..1]	O	Text	Unique identification assigned by the debtor to unumbiguously identify the instruction.	If present will be included in any ISO reconciliation report from the bank.
2.30	++++	EndToEndIdentification	<EndToEndId>	[1..1]	M	Text	Unique identification assigned by the debtor to unumbiguously identify the transaction.	Own reference on transaction level i.e. per payment, included in all reconciliation reports from the bank. Only sent to the creditor when SEPA payment.
2.31	+++	PaymentTypeInformation	<PmtTpInf>	[0..1]	C		Set of elements used to further specify the type of transaction.	Required at either Payment or Transaction Level. See country specific information for details.
2.33	++++	ServiceLevel	<SvcLvl>	[0..1]	C		Aggrement under which or rules under which the transaction should be processed.	Required at either Payment or Transaction Level if Service level should be set to URGP. Service Level on Credit Transfer Transaction Information overrides Service Level on Payment Information. See country specific information for details.
2.34	+++++	Code	<Cd>	[1..1]	R	Code(4)	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	NURG (Non Urgent), URGP (Urgent), SEPA (Single Euro Payment)
2.36	++++	LocalInstrument	<LclInstrm>	[0..1]	C		This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.	
2.37	+++++	Code	<Cd>	[1..1]	C	Code	Specifies the local instrument, as published in an external local instrument code list.	If code IN is used, the transfer will be executed as a crossborder payment.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.39	++++	CategoryPurpose	<CtgyPurp>	[0..1]	C		Specifies the high level purpose of the instruction based on a set of pre-defined categories.	Required at either Payment or Transaction Level if Category purpose should be set to SALA, INTC or CORT. Category Purpose on Credit Transfer Transaction Information overrides Category Purpose on Payment Information. See country specific information for details.
2.40	+++++	Code	<Cd>	[1..1]	R	Code(4)	Category purpose, as published in an external category purpose code list. Required only for Customer Cheques	SUPP (Ordinary Payment), SALA (Salary Payment), INTC (Intra Company Payment), CORT (Financial Payment)
2.42	+++	Amount	<Amt>	[1..1]	M			
2.43	++++	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	M	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	According to the ISO20022 standard instructed amount must be larger than zero.
2.47	+++	ExchangeRateInformation	<XchgRateInf>	[0..1]	C		Set of elements used to provide details on the currency exchange rate and contract.	Exchange Rate Information could be used from accounts in Handelsbanken DE, DK, FI, FR, GB, HK, LV, NL, NO, PL, SG and US. Other banks, according to agreement.
2.48	++++	ExchangeRate	<XchgRate>	[0..1]	O	Rate	The factor used for conversion of an amount from one currency to another. This reflect the price at which one currency was bought with another currency.	
2.50	++++	ContractIdentification	<CtrctId>	[0..1]	R	Text	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.	
2.51	+++	ChargeBearer	<ChrgBr>	[0..1]	C	Code(4)	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	SHAR (Shared) CRED (Borne By Creditor) DEBT (Borne By Debtor) SLEV (Following Service Level). Required at either Payment or Transaction Level for Cross border payments. Not used for local payments or GlobalOn-Line Intra-group transfers. See country specific information for details. Charge Bearer on Credit Transfer Transaction Information overrides Charge Bearer on Payment Information.
2.52	+++	ChequeInstruction	<ChqInstr>	[0..1]	C		Set of elements needed to issue a cheque.	Required if Payment Method=CHK
2.53	++++	ChequeType	<ChqTp>	[0..1]	R	Code(4)	Specifies the type of cheque to be issued.	BCHQ (Bank Cheque)

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.70	+++	UltimateDebtor	<UltmtDbtr>	[0..1]	O		Ultimate party that owes an amount of money to the (ulimate) creditor.	Only sent forward with SEPA-payments but will be included in reports about outgoing payments. Ultimate Debtor at Credit Transfer Transaction Information overrides Category Purpose at Payment Information.
9.1.0	++++	Name	<Nm>	[0..1]	O	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	++++	Identification	<Id>	[0..1]	O		Unique and unambiguous identification of a	
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of BIC or Other.
9.1.14	++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	++++++	Other	<Othr>	[0..n]	C		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.18	++++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	CUST (Customer Number) DUNS (Data Universal Numbering System) GS1G (Global Location Number) TXID (Tax Identification Number) EMPL (Employer Identification Number) See external code list for detailed information. External code list under www.iso20022.org.
9.1.19	+++++++	Proprietary	<Prtry>	[1..1]	NU			Not used
9.1.20	+++++++	Issuer	<Issr>	[0..1]	NU			Not used
9.1.21	+++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identification of a person, e.g. passport.	
9.1.27	++++++	Other	<Othr>	[0..n]	R		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a	
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.30	++++++++	Code	<Cd>	[1..1]	R	Code(4)	Name of the identification scheme, in a coded form as published in an external code list.	ARNU (Alien Registration Number) CCPT (Passport Number) CUST (Customer Identification Number) DRLC (Drivers License Number) EMPL (Employee Identification Number) SOSE (Social Security Number) TXID (Tax Identification Number). See external code list for detailed information. External code list under www.iso20022.org.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.71	+++	IntermediaryAgent1	<IntrmyAgt1>	[0..1]	C		Agent between the debtor agent and creditor agent.	Creditors correspondent agent specified with a BIC. N.B. In Handelsbanken, IntermediaryAgent1 is only allowed when CategoryPurpose is INTC (not the GoL INTC) or CORT. Other banks, according to agreement
6.1.0	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial instituion, as assigned under an internationally recognised or proprietary identification scheme.	
6.1.1	+++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code	
2,77	+++	CreditorAgent	<CdtrAgt>	[0..1]	C		Financial institution servicing an account for the creditor.	Not used if PaymentMethod is CHK If CreditorAccount is stated as an IBAN, CreditAgent is optional.
6.1.0	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial instituion, as assigned under an internationally recognised or proprietary identification scheme.	See country specific information for details. If both BIC and National bank ID are stated the BIC will be prioritized for payments where the CreditorAccount is stated as an IBAN.
6.1.1	+++++	BIC	<BIC>	[0..1]	C	Identifier	Business Identifier Code	
6.1.2	+++++	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	C		Information used to identify a member within a clearing system.	See country specific information for details.
6.1.3	++++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R		Specification of a pree-agreed offering between clearing agents or the channel through which the payment instruction is processed.	
6.1.4	+++++++	Code	<Cd>	[1..1]	R	Code(5)	Identification of a clearing system, in a coded form as published in an external list.	See country specific information for details.
6.1.6	++++++	MemberIdentification	<MmbId>	[1..1]	R	Text	Identification of a member of a clearing system.	See country specific information for details.
2.79	+++	Creditor	<Cdtr>	[0..1]	M		Party to which an amount of money is due.	
9.1.0	++++	Name	<Nm>	[0..1]	M	1-70 Text	Name by which a a party is known and which is usually used to identify that party.	See country specific information for details.
9.1.1	++++	PostalAddress	<PstlAdr>	[0..1]	C		Information that locates and identifies a specific address, as defined by postal services.	1. Use only structured address. 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name). NOTE: PO Box and c/o address should only appear in Address Line. NOTE 2: Creditor address is required for cross border payments and some other payment types, see country specific information.
9.1.5	+++++	StreetName	<StrtNm>	[0..1]	C	Text	Name of a street or thoroughfare.	See recommendation above.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
9.1.6	+++++	BuildingNumber	<BldgNb>	[0..1]	C	Text	Number that identifies the position of a building on a street.	See recommendation above.
9.1.7	+++++.	PostCode	<PstCd>	[0..1]	C	Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mejl.	See recommendation above.
9.1.8	+++++	TownName	<TwnNm>	[0..1]	C	Text	Name of a built-up area, with defined boundaries, and a local government.	See recommendation above.
9.1.10	+++++	Country	<Ctry>	[0..1]	C	Code(2)	Nation with its own government.	Required for Cross border and Cheque payments. See country specific information for details.
9.1.11	+++++	AddressLine	<AdrLine>	[0..7]	C	Text	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	See recommendation above.
9.1.12	++++	Identification	<Id>	[0..1]	C		Unique and unambiguous identification of a	
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of BIC or Other. If <BICOrBEI> is populated, <Othr> should not be populated.
9.1.14	++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	++++++	Other	<Othr>	[0..n]	C		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	++++++++	Code	<Cd>	[1..1]	C	Code	Name of the identification scheme, in a coded form as published in an external list.	CUST (Customer Number) DUNS (Data Universal Numbering System) GS1G (Global Location Number) TXID (Tax Identification Number) EMPL (Employer Identification Number). See external code list for detailed information. External code list under www.iso20022.org.
9.1.19	+++++++	Proprietary	<Prtry>	[1..1]	C	Text	Name of the identification scheme, in a free text	
9.1.21	+++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identifcation of a person, eg. Passport.	
9.1.27	++++++	Other	<Othr>	[0..n]	R		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a	
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.30	++++++++	Code	<Cd>	[1..1]	C	Code	Name of the identification scheme, i a coded form as published in an external code list.	ARNU (Alien Registration Number) CCPT (Passport Number) CUST (Customer Identification Number) DRLC (Drivers License Number) EMPL (Employee Identification Number) SOSE (Social Security Number) TXID (Tax Identification Number). See external code list for detailed information. External code list under www.iso20022.org.
9.1.31	+++++++	Proprietary	<Prtry>	[1..1]	C	Text	Name of the identification scheme, in a free text	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.80	+++	CreditorAccount	<CdtrAcct>	[0..1]	C		Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	Required when Payment method = TRF See country specific information for details on which format (IBAN/national account number) to be used for each payment type.
1.1.0	++++	Identification	<Id>	[1..1]	R		Unique and unambiguous identification for the account between the account owner and the account servicer.	See country specific information for details.
1.1.1	+++++	IBAN	<IBAN>	[1..1]	C	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identifiy the account of a customer.	
1.1.2	+++++	Other	<Othr>	[1..1]	C		Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
1.1.3	++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
1.1.4	++++++	SchemeName	<SchmeNm>	[0..1]	R			Either <Cd> or <Prtry> must be populated.
1.1.5	+++++++	Code	<Cd>	[1..1]	{XOR	Code(4)	Name of the identification scheme, in a coded form as published in an external list.	BBAN (used for national account number) See country specific information for details.
1.1.6	+++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text	Name of the identification scheme, in a free text form.	SE: BGNR for Bankgiro Number See country specific information for details.
2.81	+++	UltimateCreditor	<UltmtCdtr>	[0..1]	C		Ultimate party to which an amount of money is due.	Only sent forward with SEPA-payments but will be included in reports about outgoing payments.
9.1.0	++++	Name	<Nm>	[0..1]	C	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	++++	Identification	<Id>	[0..1]	C		Unique and unambiguous identification of a	
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of BIC or Other. If <BICOrBEI> is populated, <Othr> should not be populated.
9.1.14	++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	++++++	Other	<Othr>	[0..n]	C			
9.1.16	+++++++	Identification	<Id>	[1..1]	R	Text	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.17	+++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.18	++++++++	Code	<Cd>	[1..1]	C	Code	Name of the identification scheme, in a coded form as published in an external list.	CUST (Customer Number) DUNS (Data Universal Numbering System) GS1G (Global Location Number) TXID (Tax Identification Number) EMPL (Employer Identification Number). See external code list for detailed information. External code list under www.iso20022.org.
9.1.19	+++++++	Proprietary	<Prtry>	[1..1]	C	Text	Name of the identification scheme, in a free text	
9.1.21	+++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identification of a person, e.g. passport.	
9.1.27	++++++	Other	<Othr>	[0..n]	R		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.30	++++++++	Code	<Cd>	[1..1]	C	Code	Name of the identification scheme, in a coded form as published in an external list.	ARNU (Alien Registration Number) CCPT (Passport Number) CUST (Customer Identification Number) DRLC (Drivers License Number) EMPL (Employee Identification Number) SOSE (Social Security Number) TXID (Tax Identification Number). See external code list for detailed information. External code list under www.iso20022.org.
9.1.31	+++++++	Proprietary	<Prtry>	[1..1]	C	Text	Name of the identification scheme, in a free text	
2.86	+++	Purpose	<Purp>	[0..1]	O			Only sent forward with SEPA-payments but will be included when reports about outgoing payments.
2.87	++++	Code	<Cd>	[1..1]	R	Code(4)	Underlying reason for the payment transaction, as published in an external purpose code list.	A code from the external code list should be used. External code list under www.iso20022.org.
2.89	+++	RegulatoryReporting	<RgltryRptg>	[0..10]	C		Information needed due to regulatory and statutory requirements.	See country specific information for details.
11.1.4	++++	Details	<Dtls>	[0..n]	C		Set of elements used to provide details on the regulatory reporting information.	
11.1.8	+++++	Code	<Cd>	[0..1]	C	Text	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.	
11.1.10	+++++	Information	<Inf>	[0..n]	C	Text	Additional details that cater for specific domestic regulatory requirements.	
2.91	+++	RelatedRemittanceInformation	<RltdRmtInf>	[0..10]	C			Only used for Sweden and Denmark (straks advis).
2.93	++++	RemittanceLocationMethod	<RmtLctnMtd>	[0..1]	C	Code		Only POST. Remittance information will be sent through postal service to the creditors address stated in 2.79.
2.98	+++	RemittanceInformation	<RmtInf>	[0..1]	C		Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts´receivable system, in an unstructed or structured form.	Remittance information delivered outside of the clearing system will be conditional on bank services. Amount of remittance information delivered through the clearing system will be limited by specific clearing system capabilities. See country specific information for details.
2.99	++++	Unstructured	<Ustrd>	[0..n]	C	1-140 Text		
2.100	++++	Structured	<Strd>	[0..n]	C			
2.101	+++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	O		Set of elements used to identify the documents referred to in the remittance information.	
2.102	++++++	Type	<Tp>	[0..1]	O		Specifies the type of referred document.	
2.103	+++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Provides the type details of the referred document.	
2.104	++++++++	Code	<Cd>	[1..1]	R	Code(4)	Document type in a coded form.	CINV (Commercial Invoice) CREN (Credit Note)
2.106	+++++++	Issuer	<Issr>	[0..1]	O	Text	Identification of the issuer of the reference document type.	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.107	++++++	Number	<Nb>	[0..1]	R	Text	Unique and unambiuous identification of the referred document.	E.g. Invoice or credit note number
2.109	+++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	O	Numeric	Set of elements used to provide details on the amounts of the referred document.	
2.112	++++++	CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	C	Numeric	Amount specified for the referred document is the amount of a credit note.	NOTE: According to the ISO20022 standard InstructedAmount must be larger or equal to zero.
2.119	++++++	RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	C	Numeric	Amount ot money remitted for the referred document.	
2.120	+++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	O		Reference information provided by the creditor to allow the identification of the underlying documents.	
2.121	++++++	Type	<Tp>	[0..1]	O		Specifies the type of creditor reference.	
2.122	+++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Coded or proprietary format creditor reference type.	
2.123	++++++++	Code	<Cd>	[1..1]	R	Code(4)	Type of creditor reference, in a coded form.	SCOR
2.125	+++++++	Issuer	<Issr>	[0..1]	C	Text	Entity that assigns the credit reference type.	Set to "ISO" if Reference is RF Creditor Reference (ISO 11649)
2.126	++++++	Reference	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to anambiguously refer to the payment transaction.	E.g OCR number, KID number, RF Creditor Reference
2.129	+++++	AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	O	Text	Additional information, in free text form, to complement the structured remittance information.	See country specific information for details.