

Handelsbanken Global Gateway

Recommendations from **Handelsbanken**
when implementing
ISO 20022 pain.001

Table of contents

1	INTRODUCTION	3
2	GENERAL	4
2.1	NPC Credit Transfer Rulebook.....	4
2.2	End-to-end identification.....	4
2.3	Payments on behalf of/Ultimate debtor	5
2.4	Credit notes	5
2.5	Character set.....	5
2.6	Debit of the account	5
2.7	Pain.002 reporting.....	5
2.8	Camt.054 reporting (debit notification)	6
3	GROUPS OF PAYMENTS	7
3.1	Local payments in EUR countries (SEPA)	7
3.1.1	PAYMENTS WITH STRUCTURED REFERENCE	7
3.1.2	PAYMENT WITH UNSTRUCTURED REFERENCE	7
3.1.3	CREDIT NOTES.....	7
3.2	Local payments in non-EUR countries	8
3.2.1	PAYMENTS WITH STRUCTURED REFERENCE	8
3.2.2	PAYMENTS WITH UNSTRUCTURED REFERENCE.....	9
3.2.3	CREDIT NOTES.....	10
3.2.4	BATCHED PAYMENTS / EXTENDED REMITTANCE INFORMATION (ERI)	10
	3.2.4.1 SWEDEN – BATCHED PAYMENTS / EXTENDED REMITTANCE INFORMATION (ERI).....	10
	3.2.4.2 DENMARK.....	13
	3.2.4.3 NORWAY.....	13
3.3	Cross-border payments	14
3.3.1	PAYMENT WITH STRUCTURED REFERENCE	14
3.3.2	PAYMENT WITH UNSTRUCTURED REFERENCE	14
3.3.3	CREDIT NOTES.....	14
3.3.4	REGULATORY REPORTING.....	14
3.3.5	ADDRESS.....	15
3.3.6	CHARGE BEARER	15
3.3.7	METHOD OF PAYMENT.....	15
3.4	Same day value payments	15
4	TESTING	16

1 Introduction

This document is to be used as a guidance when implementing ISO 20022 pain.001 with Handelsbanken, i.e. as a complement to the following documents:

- Handelsbanken ISO 20022 pain.001 Credit transfer – MIG/file format description
- Handelsbanken ISO 20022 pain.001 – CustomerCreditTransfer Country Specific Information
- The Payments External Code List, which provides the standard values for payment message code elements, www.iso20022.org/external_code_list.page

2 General

Global gateway – one point of entry for all payments. All payments, i.e. independent on payment type and country, can be sent in one and the same pain.001-file to Handelsbankens Global gateway. It is however very important to understand that it is very difficult to have the same rule in the ERP system when creating the payment instructions (pain.001) for all payment types and all countries. ISO 20022 is a large and flexible file format but for instance has not the SWIFT system (that is used for cross border payments) or most local payment systems not adapted the possible functions in this standard yet. This means that there are differences and limitations in the payment infrastructure that is not shown in the file format.

For example:

- Creditor Account <CdrAcct>
 - A Bankgiro or Plusgiro number must be used as creditor account when making local payments in Sweden
 - A FI or GIRO creditor account number must be used for local FI and GIRO payments in Denmark
 - IBAN must be used as creditor account for SEPA payments
 - National account number must be used as creditor account in some countries. Please see Country specific information document.
- Clearing System Member Id
 - Mandatory information in some countries for local payments and/or cross border payments.

This is the reason why the Country specific information document must be used and followed when implementing pain.001 with Handelsbanken.

2.1 NPC Credit Transfer Rulebook

The Nordic Payments Council (NPC) manage Nordic payment schemes (Credit Transfer and Instant Credit Transfer) in the future to facilitate payments within the Nordic countries. The main objective for the NPC is to contribute to harmonised payments in the Nordics and to manage the NPC Rulebooks which are built upon the EPC Rulebooks used for SEPA.

<https://www.nordicpaymentscouncil.org/>

As an example the NPC Rulebook introduce the Extended Remittance Information (ERI) as an optional feature in the NCT scheme which caters for the transmission of a large volume of structured Remittance Information (RI) within a single NPC Credit Transfer Instruction.

Handelsbanken ISO recommendations takes into account the future use of the NPC rulebook within the Nordics, for our customers to be able to prepare for the new payment scheme.

2.2 End-to-end identification

The bank recommends the debtor to provide a unique own reference for each payment in the pain.001 message, which should be stated as EndToEndIdentification <EndToEndId>. This reference will be included in return reporting for reconciliation (pain.002 status report, camt.054 debit notification and camt.053 Extended account statement) together with the original message ID and the original payment information ID and Instruction ID.

For all SEPA payments the end-to-end identification will be sent forward in the settlement chain all the way to the creditor.

If you prefer MT940 reporting, the End-to-end identification will be shown in the MT940 Extended account statement (MT940XS).

The reference stated in EndToEndIdentification <EndToEndId>* are shown on the Internet under Search payment as own reference per payment.

*Please note that only the first 20 characters of the reference are shown here.

2.3 Payments on behalf of/Ultimate debtor

Ultimate debtor (other remitter than the account holder) is currently only sent forward to the creditor for SEPA payments. For all other types of payments, the sender of the payment is always the holder of the account being debited *

**Ultimate debtor will be sent forward to the creditor for payments within the Nordic countries when NPC Rulebook is implemented.*

2.4 Credit notes

If you have credit notes, these have to be netted towards invoices in the ERP system, i.e. before creating and sending the payment file because the payment amount <InstdAmt Ccy="AAA"> must always be larger than zero in ISO 20022 (negative amounts cannot be stated in ISO 20022). For details see the respective group of payment under chapter 3.

2.5 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.

2.6 Debit of the account

Debiting of the account is always done in accordance with the respective rules for the type of payment and country involved. For some countries and payment types it is possible to make an agreement regarding lump sum bookings (batch payments).

BatchBooking <BtchBookg> (when the customer decides which payments are to be booked as a lump sum) is not currently supported by Handelsbanken's global gateway pain.001 message.

2.7 Pain.002 reporting

Pain.002 can be sent both upon file receipt and also on the execution date:

- Status report on file level/group level: Pain.002 is sent by the Bank as soon as the Bank has received and validated a pain.001. It reports the status of the pain.001 message – accepted, partially accepted or rejected – in accordance with scheme and format validation and also in accordance with validation on transaction level.
- Status report on transaction level: Pain.002 is sent by the Bank on the execution day only if any of the payments are rejected by beneficiary bank or the clearing system.

Most of the information sent at transaction level in the pain.001 message/pain.008 message are returned in pain.002 Status report. The customer's own references – PaymentInformationIdentification and EndToEndIdentification – will always be returned in pain.002 status report on transaction level (rejected payments).

Pain.002 can be sent also as a Status report on all file formats, the combination pain.001 - pain.002 is however the most recommended and used.

Please note that Cross-border payments, except from when debtor account in Sweden and Norway, and all urgent payments rejected at a later stage, i.e. by the executing bank, can be informed manually if rejected (not in pain.002).

2.8 Camt.054 reporting (debit notification)

Virtually all information/fields from the pain.001 message are returned in camt.054, which means that even information which is not forwarded to the creditor can be included in the debit notification.

The customer's own references – PaymentInformationIdentification and EndToEndIdentification – will be returned in camt.054 debit notification.

The debit notification reports all payments individually, i.e. the amount in 2.58 Amount at Entry level is always the same as the transaction amount, (regardless of whether the payment is part of a lump sum or not).

Details about currency conversions, e.g. rate and equivalent value, together with fees, can currently only be provided from accounts in Sweden and Norway.

Cross-border payments, except from Sweden and Norway, and all urgent payments can be rejected at a later stage, i.e. by the executing country, information about this is provided manually.

Camt.054 can be sent several times per day (intraday). When intraday reporting, the bank always recommends a last report to be sent at 21:00 CET which gathers up any late entries.

3 Groups of payments

We have categorized the payments into four different groups:

- Local payments in EUR countries (SEPA)
- Local payments in non-EUR countries
- Cross border payments (both SEPA and non-SEPA)
- Same day value payments

3.1 Local payments in EUR countries (SEPA)

We recommend that all SEPA payments in the payment file/pain.001 are stated as recommended in our country specific document, i.e. depending on country and type of reference used in that country. For example if the invoice includes a structured reference (like RF-reference or other locally used structured references), the reference should be stated as a structured reference in the payment file using the Creditor Reference Information tag. In this way the creditor will be able to reconcile the payments automatically.

3.1.1 PAYMENTS WITH STRUCTURED REFERENCE

Structured reference <Strd> can be stated as CINV or SCOR:

- RfrdDocInf / CdOrPrtry <Cd> CINV (Commercial invoice)
- CdtrRefInf / CdOrPrtry <Cd> SCOR (OCR/RF)

SCOR is to be used for OCR or RF references only and we recommend to use SCOR when applicable.

You are only able to state one Structured Remittance Information per payment (except for Finland see country specific information), which means that every credit transaction (every payment) can only include one structured reference. Please note that for SEPA payments the Remittance Information can only consist of a maximum of 140 characters.

3.1.2 PAYMENT WITH UNSTRUCTURED REFERENCE

If a payment with unstructured references contains several invoices or credit notes, we recommend to separate by comma. Example of several invoices (references) stated in unstructured Remittance information <Ustrd> separated with comma: 12345,12346,12347, maximum 140 characters.

Please note that for SEPA payments the Remittance Information can only consist of a maximum of 140 characters.

3.1.3 CREDIT NOTES

Please note that the payment amount always must be positive and above zero >0 (<InstdAmt Ccy="AAA">) in ISO 20022 pain-messages. This means that credit notes must be netted against invoices in the ERP system before creating the payment file.

If several invoices and credit notes are batched into one payment, the references can be handled in Remittance Information <RmtInf> as Unstructured <Ustrd>, maximum 140 characters. Example of several invoices (references) stated in unstructured Remittance Information separated with comma: 12345,12345,12345.

Specific rules apply for Finland in regards to Structured remittance information, see country specific Finland.

3.2 Local payments in non-EUR countries

We recommend that all non-euro local payments in the payment file are structured as recommended in our country specific document, i.e. depending on country and type of payment type. For example if the invoice includes a structured reference the reference should be stated as a structured reference in the payment file using the Creditor Reference Information tag, e.g. OCR in Sweden, KID in Norway, FI payments in DK. In this way the creditor will be able to reconcile the payments automatically.

Be aware that there are limitation and differences in regards to what information can be sent with each payment, i.e. even if the ISO 20022 pain.001 format supports all type of fields and information the local payment systems has not adopted and implemented the ISO standard. Local payment in non-euro countries are still sent in local file formats to the clearing houses for example bankgiro format in Sweden, Telepay format in Norway.

This is the reason why the Country specific information document must be used and followed when implementing pain.001 with Handelsbanken.

Please note:

- Debtor account can be in either IBAN format or the national account number (clearing number + account number) in all countries. **See country specific information for details.**
- In some countries creditor account must be entered as national account number i.e IBAN cannot be used. **See country specific information for details.**
- Bankgiro/Plusgiro number must be used as creditor account for Bankgiro/Plusgiro payments in Sweden. **See country specific information for details.**
- FI Creditor account number must be used as creditor account for FI-payments in Denmark. **See country specific information for details.**
- Giro Creditor account number must be used as creditor account for GIRO-payments in Denmark. **See country specific information for details.**
- Creditor Agent – clearing system member <ClrSysMmbId> is mandatory in some countries. **See country specific information for details.**
- Creditor name is mandatory according to future NPC rulebook why we recommend to populate creditor name for all payments in all countries.

3.2.1 PAYMENTS WITH STRUCTURED REFERENCE

Structured reference <Strd> can be stated as CINV or SCOR:

- RfrdDocInf / CdOrPrtry <Cd> CINV (Commercial invoice)
- CdtrRefInf / CdOrPrtry <Cd> SCOR (OCR/KID *)

OCR reference:

Please note that SCOR is to be used for OCR/KID references **only** and we recommend to use SCOR when applicable. According to NPC Rulebook the Bank must validate the reference when stated as SCOR, and **reject** the payment if the reference is an invalid OCR/RF reference.

Our recommendation is to state only **one** CreditorReferenceInformation Reference (OCR, KID for example) per payment. We can only guarantee that one structured reference per payment are sent to the beneficiary**

If the beneficiary in Norway has an OCR service with compulsory KID the payment must be made with a structured reference one per payment otherwise the payment will be rejected.

**Structured RF references will be possible when NPC Rulebook is implemented.*

*** NPC Rulebook gives the opportunity to use 999 occurrences per payment (Extended Remittance Information) in the future.*

Example 1:

Payment with 1 structured OCR reference (SCOR)

```
<RmtInf>
  <Strd>
    <CtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>123453</Ref>
    </CtrRefInf>
  </Strd>
</RmtInf>
```

Example 2:

Payment with 1 structured reference (CINV)

```
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>12345678</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>
```

3.2.2 PAYMENTS WITH UNSTRUCTURED REFERENCE

Our recommendation is to state only **one** unstructured <Ustrd> reference, maximum 140 characters per payment *

If several invoices (references) stated in the unstructured Remittance Information we recommend to separate with comma: 12345,12345,12345.

**adapted to NPC Rulebook*

3.2.3 CREDIT NOTES

- Credit notes must be netted against invoices in the ERP system before creating the payment file, *see 3.2.4 Batched payments*.
- Please note that the payment amount always must be positive and above zero >0 (<InstdAmt Ccy="AAA">) in ISO 20022 pain-messages
- Credit note amount to be specified in <CdtNoteAmt Ccy="AAA">.

3.2.4 BATCHED PAYMENTS / EXTENDED REMITTANCE INFORMATION (ERI)

Several invoices in the same currency can be batched into one payment. Please note that the payment amount always must be positive and above zero >0 (<InstdAmt Ccy="AAA">) in ISO 20022 pain-messages. This means that credit notes must be netted against invoices in the ERP system before creating the payment file.

Please note (*in order to prepare for NPC rulebook and ERI*):

- Referred document amount must be present for each structured reference
- The sum of all referred document amounts should match the amount in Instructed Amount <InstdAmt Ccy = "AAA" > of the payment
- All referred document amounts for one payment must be in the same currency.

3.2.4.1 SWEDEN – BATCHED PAYMENTS / EXTENDED REMITTANCE INFORMATION (ERI)

Handelsbanken's recommendation's until NPC Rulebook is implemented is to state only **one** CreditorReferenceInformation/ReferredDocumentInformation Reference per payment.

- RfrdDocInf / CdOrPrtry <Cd> CINV (Commercial invoice)
- CdtrRefInf / CdOrPrtry <Cd> SCOR (OCR/KID)

If batched payments is necessary, for example when netting credit notes, Bankgiro number must be used as creditor account.*

We also recommend to use **max 6 occurrences** of structured remittance information per payment as of now in the Bankgiro infrastructure**. If more than 6 occurrences are batched it can create reconciliation challenges for the beneficiary due to limitations in today's infrastructure.

Handelsbankens recommendation for usage of Extended Remittance Information before NPC rulebook is implemented:

- One occurrence of max 25 characters without spaces of unstructured remittance information. This is due to limitations in today's infrastructure which can create reconciliation challenges for the beneficiary
- Up to 6 occurrences of structured remittance information, due to limitations in today's infrastructure which can create reconciliation challenges for the beneficiary
- Referred document amount must be present for each structured reference
- The sum of all referred document amounts should match the amount in Instructed Amount <InstdAmt Ccy = "AAA" > of the payment

- All referred document amounts for one payment must be in the same currency, which must be in one of the Scheme currencies (current Scheme currencies is SEK and DKK)

Usage of Extended Remittance Information (ERI) in the NPC rulebook:

- One occurrence of 140 characters of unstructured remittance information
- Up to 999 occurrences of 280 characters of structured remittance information
- Referred document amount must be present for each structured reference
- The sum of all referred document amounts should match the amount in Instructed Amount `<InstdAmt Ccy = "AAA" >` of the payment
- All referred document amounts for one payment must be in the same currency, which must be in one of the Scheme currencies (current Scheme currencies is SEK and DKK)

**NPC Rulebook gives the opportunity to use IBAN, national account number or Bankgiro number (alias) as creditor in the future*

*** NPC Rulebook gives the opportunity to use 999 occurrences per payment (Extended Remittance Information) in the future.*

Examples of batched payments scenarios

The five examples described below refer to following scenarios:

Example 1:

Payment with 2 structured references (CINV):

```
<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>12345678</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>1234566889</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>
```

Example 2:

Payment with 2 structured references (OCR) including unstructured reference*:

```

<RmtInf>
  <Ustrd>Free format information regarding payment</Ustrd>
  <Strd>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>123456789000</Ref>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">150.00</RmtdAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>123456788000</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>

```

**Adapted to NPC Rulebook, but not mandatory today*

Example 3:

Payment with 1 structured reference (CINV) + 1 credit note with reference (CREN) including unstructured reference*

```

<RmtInf>
  <Ustrd>Free format information regarding payment</Ustrd>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>12345678</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
  </Strd>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CREN</Cd>
        </CdOrPrtry>
      </Tp>
      <Nb>22345678</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
      <CdtNoteAmt Ccy="SEK">50.00</CdtNoteAmt>
    </RfrdDocAmt>
  </Strd>
</RmtInf>

```

**Adapted to NPC Rulebook, but not mandatory today*

Example 4:

Payment with 1 structured reference (OCR) + 1 credit note with structured reference (OCR), including unstructured reference*

```
<RmtInf>
  <Ustrd>Free format information regarding payment</Ustrd>
  <Strd>
    <RfrdDocAmt>
      <CdtNoteAmt Ccy="SEK">50.00</CdtNoteAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>23256320</Ref>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <RfrdDocAmt>
      <RmtdAmt Ccy="SEK">100.00</RmtdAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>60256333</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
```

**Adapted to NPC Rulebook , but not mandatory today*

Example 5:

Payment with 3 unstructured references, max 140 characters*:

```
<RmtInf>
  <Ustrd>12345,12346,12347</Ustrd>
</RmtInf>
```

**Adapted to NPC Rulebook*

3.2.4.2 DENMARK

For bank transfers the reference numbers must then be stated in the unstructured remittance information tag, for example 12345,12346,12347, maximum 140 characters *.

**New conditions when NPC Rulebook is implemented in Denmark*

3.2.4.3 NORWAY

The reference numbers must then be stated in the unstructured remittance information tag, for example 12345,12346,12347. A maximum of 2 elements, totally maximum 280 characters.

Please note that if the receiver has an OCR service (OCR, KID, FIK) we don't recommend to use unstructured references. OCR payments should be made with structured references, one per payment.

3.3 Cross-border payments

Please note:

- Debtor account can be stated as IBAN in all countries where IBAN is available.
- Creditor agent identification is to be entered with BIC and/or National bank ID (Optional if creditor account is stated as IBAN). National bankID should always be used for payments to the US.
- We recommend to state Creditor account as IBAN where available, for payments in EUR within EU, EEA and Switzerland the account number must be an IBAN
- In some countries creditor account must be entered as national account number i.e. IBAN cannot be used. See country specific information for details.

3.3.1 PAYMENT WITH STRUCTURED REFERENCE

If the cross border payment only include one reference number we recommend that it is stated as structured remittance information. If the payment is settled as SEPA, we will forward the payment including a structured remittance information and if the payment is settled as an ordinary cross-border payment through SWIFT, we will forward the reference as an unstructured message to the creditor.

3.3.2 PAYMENT WITH UNSTRUCTURED REFERENCE

If there are a need for batching several payments into one due to having credit notes or to lower the cost per transaction, this must be done in the ERP system before creating the payment file (invoices and credit notes must be netted in the ERP system). Unstructured remittance information should be used for all the payment's individual references.

Example of several invoices (references) stated in unstructured Remittance information <Ustrd> separated with comma: 12345,12346,12347

Please note that there are a limitation of 140 characters unstructured message for cross border payments.

If there is a need to send more than 140 characters message per payment, we see two options, where the first option is recommended by the bank.

1. Create several payments (<CdtTrfTxInf>) for several invoices to fit <140 characters per payment.
2. Create one payment and send a separate advice from the ERP system to the creditor to inform on which invoices is included in the payment. This alternative will probably cause manual reconciliation on the receiving side.

3.3.3 CREDIT NOTES

Please note that the payment amount always must be positive and above zero >0 (<InstdAmt Ccy="AAA">) in ISO 20022 pain-messages. This means that credit notes must be netted against invoices in the ERP system before creating the payment file.

Unstructured remittance information should be used for all the payment's individual references. Example of several invoices (references) stated in unstructured Remittance information <Ustrd> separated with comma: 12345,12346,12347.

3.3.4 REGULATORY REPORTING

Please note that regulatory reporting must be included for countries where it is required. See country specific information for details.

3.3.5 ADDRESS

Please note that the creditor's address <PstlAdrs> including Country Code, is required and mandatory for all cross border payments. To be specified as structured.

Example:

```
<Cdtr>
<Nm>TEST</Nm>
<PstlAdrs>
<StrtNm>TEST STREET</StrtNm>
<PstCd>12345</PstCd>
<TwnNm>TESTTOWN</TwnNm>
<Ctry>DK</Ctry>
</PstlAdrs>
</Cdtr>
```

3.3.6 CHARGE BEARER

Please note that charge bearer <ChrgBr> code is mandatory for all cross border payments.

3.3.7 METHOD OF PAYMENT

Possible payment types can vary, see country specific information for details. Examples:

- Urgent payments is not possible for payments in EUR in all countries within the EU/EEA, nor for payments in SEK within Sweden.
- Financial and Intra-Company payments can only be ordered if a special agreement has been signed with Handelsbanken.

3.4 Same day value payments

It's important to analyze best practice in each set up with the Bank. Information required by the Bank for the analyze:

- Type of payment
 - Financial or intra-company
 - Local or cross border
 - Currency
 - Countries involved
 - Beneficiary bank, Handelsbanken or other Bank
- Communication method
 - File and/or EB-tool (GlobalOn-Line)
 - Authorisation of payment

4 Testing

When test files are sent to Handelsbanken the files must valid according to the XSD-schema. This validation can be done at: www.handelsbanken.com/testingfiles