

**ISO 20022**  
**CustomerPaymentStatusReport**  
pain.002 version 2

Version 1.0.0  
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## 1 Introduction

This document describes the Implementation Guide ISO 20022 CustomerPaymentStatusReport pain.002.001.02 in Handelsbanken.

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

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

### 1.1 Related documents

The documents below contain information to facilitate the implementation of the status report in the ISO 20022 CustomerPaymentStatusReport (pain.002) format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from:  
[www.iso20022.org/message\\_archive.page#Payments\\_Init](http://www.iso20022.org/message_archive.page#Payments_Init)
- The Payments External Code List, which provides the standard values for payment message code elements, [www.iso20022.org/external\\_code\\_list.page](http://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 clarification or changes. 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
1.0.0	2016-08-30	<p>Merger of the two pain.002-reports in Handelsbanken:            - Confirmation of receipt, Publishing date Dec 21, 2012            - Status report rejected payments, Publishing date Dec 21, 2012</p> <p>OriginalNumberOfTransactions will be echoed back if stated in pain.001 (ISO Index 2.4)</p> <p>OriginalControlSum is will be echoed back if stated in pain.001 (ISO Index 2.5)</p> <p>GroupStatus, new codes: PART (Partially Accepted) and ACCP (Accepted Customer Profile), (<i>Earlier reported with the code ACTC</i>) (ISO Index 2.5)</p> <p>TransactionStatus can include the code ACCP (Accepted Customer Profile), if agreed upon with the</p>

Version	Date	Description
		bank. If not agreed, TransactionStatus are shown for rejected transactions only (ISO Index 3.19)
1.0.1	2012-12-21	Pain.002 Confirmation of receipt
1.0.1	2012-12-21	Pain.002 Status report rejected payments

## 2 General rules

Handelsbanken's Status report "CustomerPaymentStatusReport ISO 20022 pain.002 reports the status of payment files (for example pain.001) sent to Handelsbanken Global Gateway. The report also notifies the status of each payment transaction in the file. The report is sent via the communication method agreed with the Bank.

In order to facilitate the matching of the payments in the ERP system, Handelsbanken recommends our customers to use the "EndToEnd Identification" as a unique reference to identify each payment transaction. This reference will always be reported back on Transaction level in any ISO 20022 report.

Only one cause for rejection per payment transaction is reported, even though a payment could be rejected for several reasons. The reason for rejection is stated in a coded and, if available, narrative form in English. The status report is delivered as described below.

The status of the file and the payments is always displayed in the online corporate banking service or GlobalOn-Line.

### 2.1 Validation of the file upon receipt of the file

Upon receipt of the payment file Handelsbanken instantly checks if the file is valid against the schema for pain.001 (or other corresponding file format validation if other file format). If the file is not valid, the whole file is rejected (Group status = Reject/RJCT).

The status of the file is always displayed in Handelsbanken online corporate banking service or GlobalOn-Line under File management.

### 2.2 Validation of transactions upon receipt of the file

Immediately after schema validation/format validation, each payment transaction in the file is validated against the information needed for each payment system to correctly process the payment.

When the payment file and all including transactions are validated and accepted by the bank, a positive status is sent in the status report (GroupStatus = ACCP Accepted customer profile – Preceding check of technical validation was successful. Customer profile check was also successful.)

If any mandatory data for a single payment order is missing or incorrect, the single payment order will be rejected and a negative status will be sent in a status report (GroupStatus = Partially accepted/PART, TransactionStatus = Reject/RJCT).

If agreed upon with the bank, the status report can also include accepted payment transactions. In this case the code ACCP (Accepted customer profile – Preceding check of technical validation was successful. Customer profile check was also successful) is reported for each accepted transaction when group status = ACCP and PART.

If, for some reason, all payment transactions are rejected a negative status is sent in the status report (GroupStatus = Reject/RJCT, TransactionStatus = Reject/RJCT).

The status of all payments is always displayed in Handelsbanken online corporate banking service or GlobalOn-Line under Search payment.

The relevant cut-off times and authorisations are checked after the above validations and reporting, and if the cut-off time has been passed or authorisation is incorrect a status report will be sent (GroupStatus = Not used, TransactionStatus = Reject/RJCT).

### 2.3 Validation of transactions on execution day

In connection with the execution date, Handelsbanken will create a Status report with rejected payments if, for example, a beneficiary account is closed or if there is insufficient funds on the debtor account. (GroupStatus = Not Used, TransactionStatus = Reject/RJCT).

The status of all payments is always displayed in Handelsbanken online corporate banking service or GlobalOn-Line, Search payment.

Some payment types cannot be reported as rejected in connection with the execution date, see below under the heading “Restrictions to GlobalOn-Line” for more information.

### 2.4 General Restrictions

Only payment files sent in via Handelsbanken Global Gateway are reported in this Status Report. Manually registered payments via the Bank’s online corporate banking services or GlobalOn-Line are not included in the report. The status of manually registered payments are always displayed in the Bank’s online corporate banking services or GlobalOn-Line under Search Payment.

Pain.002 can be sent for almost all different file formats. However Handelsbanken recommends the combination pain.001 – pain.002 for a standardized status reporting.

### 2.5 Restrictions to GlobalOn-Line

There are some restrictions in regards to status reporting that applies to some payment types in certain countries. For the payment types described below, a status report might not be sent in connection with the execution date as the status of the payment in some cases is informed manually:

- Local financial payments
- Local urgent payments (incl CHAPS payments in the UK and Fedwire payments in the US)
- Local payments in Hong Kong and Singapore
- Plusgiro payments in Sweden
- Intra group transfers/Intra company payments
- Cross border payments from accounts in other countries than SE and NO
- Payments with debtor account in other bank than Handelsbanken

### 3 Terms and concepts

#### 3.1 Abbreviations

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

Term	Description
BBAN	Basic Bank Account Number – identifier used nationally by financial institutions, i.e.in individual countries, generally as part of a National Account.
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 ISO concepts of different parties 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 CustomerPaymentStatusReport/Rejected Payments has the following possible references on the different levels in the message.

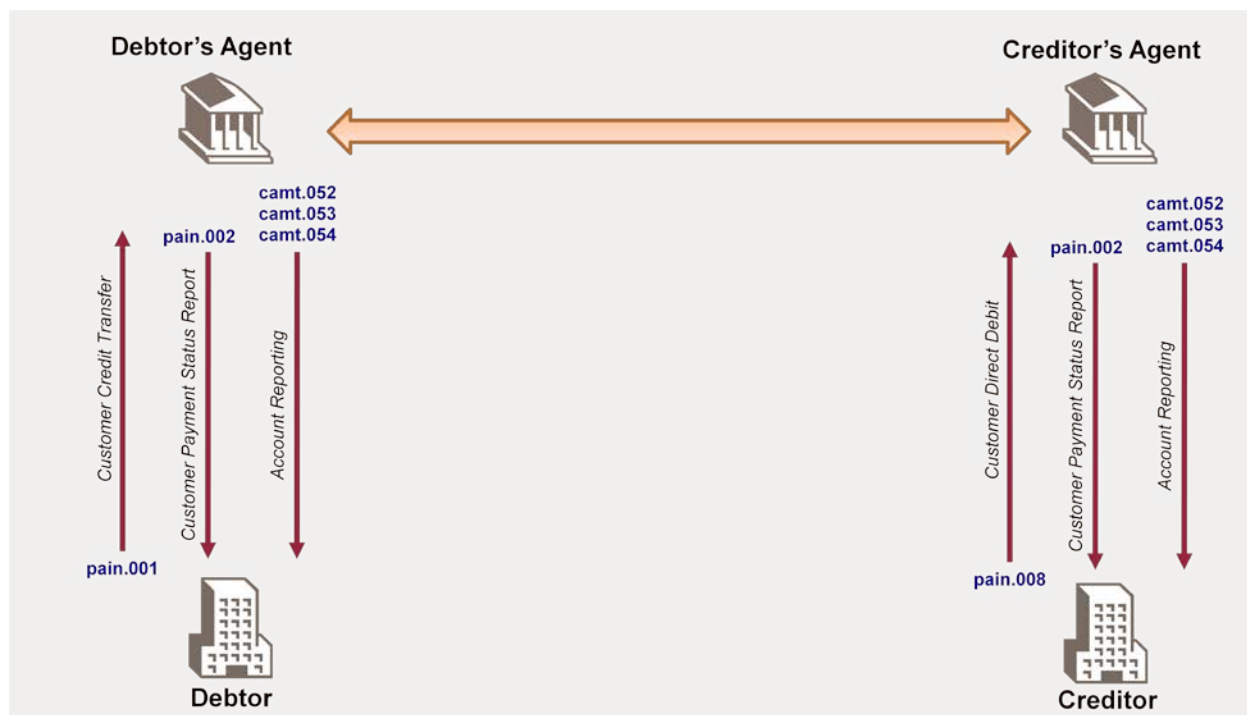
ISO Index No	Reference type	Message position and tag name	Description
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>		
1.1	Message Id	<GrpHdr><MsgId>	Unique identification of the message.
<b>2.0</b>	<b>&lt;OrgnlGrpInfAndSts&gt;</b>		
2.3	Original Message Identification	<OrgnlGrpInfAndSts> <OrgnlMsgId>	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
<b>3.0</b>	<b>&lt;TransactionInformation AndStatus&gt;</b>		
3.2	Original Payment Information Identification	<TxInfAndSts> <OrgnlPmtInfId>	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.3	Original Instruction Identification	<TxInfAndSts> <OrgnlInstrId>	Unique identification, as assigned by the original instructing party to unambiguously identify the original instruction.
3.4	Original EndToEnd Identification	<TxInfAndSts> <OrgnlEndToEndId>	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
<b>3.17</b>	<b>&lt;OrgnlTxRef&gt;</b>		
3.92	Creditor's Structured Reference Id	<OrgnlTxRef><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.
3.79	Creditor's Referred Document Number	<OrgnlTxRef><RmtInf> <Strd><RfrdDocInf> <RfrdDocNb>	Unique and unambiguous identification of the referred document, e.g. Invoice Id or Credit Note Id. Assigned by the creditor,
3.72	Unstructured free text	<OrgnlTxRef ><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 or GlobalOn-Line.



- 1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
- 2) The Debtor Agent validates the message (xml schema validation) and sends a PaymentStatusReport (pain.002) reporting if the file is rejected.
  - GroupStatus = RJCT (Rejected).
- 3) If the file is valid according to the schema, the information included in every single payment is validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting the status of the file and the transactions:
  - All transactions in the file are validated as OK:  
GroupStatus = ACCP (AcceptedCustomerProfile), TransactionStatus = Not used
  - Some of the transactions in the file are validated as rejected:  
GroupStatus = PART (PartiallyAccepted), TransactionStatus = RJCT (Rejected) for rejected payment orders, TransactionStatus = ACCP (AcceptedCustomerProfile) if agreed upon with the bank, otherwise TransactionStatus is Not used for Accepted payment orders.
  - All transactions in the file are validated as rejected:  
GroupStatus = RJCT (Rejected), TransactionStatus = RJCT (Rejected)
- 4) Manual authorization of the file is done if agreed upon.
- 5) The relevant cut-off times and authorisations are checked, if the cut-off time has been passed or authorisation is incorrect the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.

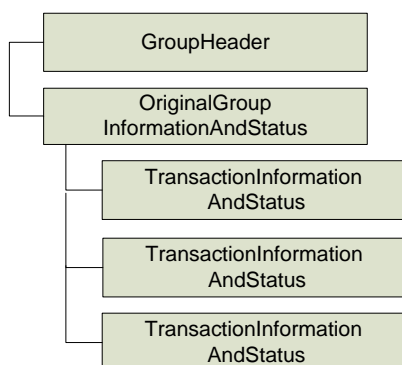
- GroupStatus = Not used, TransactionStatus = RJCT(Rejected).
- 6) The payments are processed between Debtor Agent and Creditor Agent on the agreed execution date. If any of the payments are rejected on the execution day, for example due to insufficient funds or closed creditor account, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor
    - GroupStatus = Not used, TransactionStatus = RJCT (Rejected)
  - 7) Debtor Agent sends a Debit Notification report (camt.054) to the Debtor reporting executed payments.
  - 8) Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments.
  - 9) Debtor Agent and/or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor and/or Creditor.
  - 10) 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 CustomerPaymentStatusReport/Rejected Payments ISO 20022 pain.002.001.02.

### 5.1 Message structure

The Payment initiation message is composed of three parts: GroupHeader, OriginalGroupInformationAndStatus and TransactionInformationAndStatus.



#### GroupHeader

This building block is mandatory and present only once. It contains general elements that apply to the whole message.

#### OriginalGroupInformationAndStatus

This building block is mandatory and present once. It contains elements related to the original CustomerCreditTransferInitiation message and can contain an overall status.

#### TransactionInformationAndStatus

This building block is mandatory and repetitive. It contains elements referencing the original instructions contained in the original message and can contain an individual status for the original instructions.

### 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.

Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type
-	pain.002.001.02	<pain.002.001.02>	[1..1]	M	
+	GroupHeader	<GrpHdr>	[1..1]	M	
++	MessageIdentification	<MsgId>	[1..1]	M	Text
++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
++	InitiatingParty	<InitgPty>	[0..1]	M	
+++	Identification	<Id>	[0..1]	M	
++++	OrganisationIdentification	<OrgId>	[1..1]	M	
+++++	BIC	<BIC>	[0..1]	M	Identifier
+	OriginalGroupInformationAndStatus	<OrgnlGrplnfAndSts>	[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 and 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.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special Comments
	-	pain.002.001.02	<pain.002.001.02>	[1..1]	M			
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	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	A unique reference is set by Handelsbanken
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss
1.3	++	InitiatingParty	<InitgPty>	[0..1]	M		Party that initiates the status message.	
5.1.10	+++	Identification	<Id>	[0..1]	M			
5.1.11	++++	OrganisationIdentification	<OrgId>	[1..1]	M			
5.1.12	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code.	Always: HANDSESS
2.0	+	OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	M		Original group information concerning the group of transactions, to which the status report message refers to.	
2.1	++	OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	M	Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	From original message.  "Not provided" if not included in original message.
2.3	++	OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	M	Text	Specifies the original message name identifier to which the message refers.	From original message.  "Not provided" if not included in original message.
2.4	++	OriginalCreationDateTime	<OrgnlCreCtTm>	[0..1]	C	DateTime	Date and time at which the original message was created.	Taken from original ISO 20022-message if provided but not if whole message is rejected in the schema/format validation.
2.6	++	OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	C	Text	Number of individual transactions contained in the original message	Taken from original ISO 20022-message if provided but not if whole message is rejected in the schema/format validation.
2.7	++	OriginalControlSum	<OrgnlCtrlSum>	[0..1]	C	Quantity	Total of all individual amounts included in the original message, irrespective of currencies.	Taken from original ISO 20022-message if provided but not if whole message is rejected in the schema/format validation.
2.8	++	GroupStatus	<GrpSts>	[0..1]	C	Code	Specifies the status of a group of transactions.	Used on file level  Allowed codes: ACCP - AcceptedCustomerProfile, preceding check of technical validation was successful. Customer profile check was also successful. RJCT - Rejected PART - PartiallyAccepted
2.9	++	StatusReasonInformation	<StsRsnInf>	[0..n]	C		Set of elements used to provide detailed information on the status reason.	Only used when whole message is rejected in the schema validation/format validation.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special Comments
2.10	+++	StatusOriginator	<StsOrgtr>	[0..n]	R		Party that issues the status.	
5.1.10	++++	Identification	<Id>	[0..1]	R			
5.1.11	+++++	OrganisationIdentification	<Orgld>	[1..1]	R			
5.1.12	++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code.	Always HANDSESS
2.11	+++	StatusReason	<StsRsn>	[0..1]	R		Specifies the reason for the status report.	
2.12	++++	Code	<Cd>	[1..1]	R	Code	Reason for the status, as published in an external reason code list.	
2.14	+++	AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..n]	C	Text	Further details on the status reason.	
2.15	++	NumberOfTransactionsPerStatus	<NbOfTxSPerSts>	[0..n]	C		Detailed information on the number of transactions for each identical transaction status.	
2.16	+++	DetailedNumberOfTransactions	<DtldNbOfTxS>	[1..1]	R	Text	Number of individual transactions contained in the message, detailed per status.	
2.17	+++	DetailedStatus	<DtldSts>	[1..1]	R	Code	Common transaction status for all individual transactions reported.	Allowed codes: ACCP - Accepted RJCT - Rejected
3.0	++	TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	C		Set of elements used to provide information on the original transactions to which the status report message refers.	Only used if the status report includes status on transaction level.
3.2	+++	OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[0..1]	C	Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	From original message.  "Not provided" if not included in original message.
3.3	+++	OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	C	Text	Unique identification, as assigned by the original instructing party unambiguously identify the original instruction.	Taken from original message if provided.
3.4	+++	OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	C	Text	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.	Taken from original message if provided.
3.6	+++	TransactionStatus	<TxSts>	[0..1]	R	Code		Allowed codes: ACCP - Accepted RJCT - Rejected
3.7	+++	StatusReasonInformation	<StsRsnInf>	[0..n]	C		Set of elements used to provide detailed information on the status reason.	Only provided when TransactionStatus <TxSts> = RJCT
3.21	++++	StatusOriginator	<StsOrgtr>	[0..1]	R		Party that issues the status.	
5.1.10	+++++	Identification	<Id>	[0..1]	R		Unique and unambiguous way of identifying an organisation or an individual person.	
5.1.11	++++++	OrganisationIdentification	<Orgld>	[1..1]	R		Unique and unambiguous way of identifying an organisation.	
5.1.12	+++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code.	Always "HANDSESS"
3.9	++++	StatusReason	<StsRsn>	[0..1]	R		Specifies the reason for the status report.	StatusReason as code and in narrative form will always
3.10	+++++	Code	<Cd>	[1..1]	R	Code	Reason for the status, as published in UNIFI (ISO 20022) Message Definition Report from June 2006.	
3.12	++++	AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..n]	R	Text	Further details on the status reason.	Will always be provided

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special Comments
3.17	+++	OriginalTransactionReference	<OrgnITxRef>	[0..1]	R		Set of key elements used to identify the original transaction that is being referred to.	Reported as stated in the original message
3.19	++++	Amount	<Amt>	[0..1]	R			
3.20	+++++	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	R	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the	
3.25	++++	RequestedExecutionDate	<ReqdExctnDt>	[0..1]	R	DateTime	Date at which the initiating party requests the clearing agent to process the payment.	Only Date in format YYYY-MM-DD will be provided
3.71	++++	RemittanceInformation	<RmtInf>	[0..1]	C			Reported as stated in the original message
3.72	+++++	Unstructured	<Ustrd>	[0..n]	C	Text		
3.73	+++++	Structured	<Strd>	[0..n]	C			
3.74	+++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	C		Set of elements used to identify the documents referred to in the remittance information.	
3.75	+++++	ReferredDocumentType	<RfrdDocTp>	[0..1]	R		Specifies the type of referred document.	
3.76	+++++	Code	<Cd>	[1..1]	R	Code	Document type in a coded form.	CINV= Commercial invoice CREN = Credit note
3.78	+++++	Issuer	<Issr>	[0..1]	C	Text	Identification of the issuer of the reference document type.	
3.79	+++++	ReferredDocumentNumber	<RfrdDocNb>	[0..1]	C	Text	Unique and unambiguous identification of the referred document.	Invoice or credit note number
3.81	+++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred document.	
3.84	+++++	RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	C	Amount	Amount of money remitted for the referred document.	
3.85	+++++	CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	C	Amount	Amount specified for the referred document is the amount of a credit note.	
3.87	+++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	C		Reference information provided by the creditor to allow the identification of the underlying	
3.88	+++++	CreditReferenceType	<CdtrRefTp>	[0..1]	C		Specifies the type of creditor reference.	
3.89	+++++	Code	<Cd>	[1..1]	C	Code(4)	Type of creditor reference, in a coded form.	SCOR
3.91	+++++	Issuer	<Issr>	[0..1]	C	Text	Entity that assigns the credit reference type.	Set to "ISO" if Reference is RF Creditor Reference (ISO 11649)
3.92	+++++	CreditorReference	<CdtrRef>	[0..1]	C	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Structured reference for example OCR, KID, or RF-reference
3.95	+++++	AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	C	Text	Additional information, in free text form, to complement the structured remittance	
3.97	++++	Debtor	<Dbtr>	[0..1]	C		Party that owes an amount of money to the (ultimate) creditor.	
5.1.0	+++++	Name	<Nm>	[0..1]	C	Text		
3.98	++++	DebtorAccount	<DbtrAcct>	[0..1]	R		Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	
5.1.10	+++++	Identification	<Id>	[1..1]	R			
1.1.1	+++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	
1.1.2	+++++	BBAN	<BBAN>	[1..1]	XOR	Identifier	Basic Bank Account Number (BBAN)	
1.1.4	+++++	ProprietaryAccount	<PrtyAcct>	[1..1]	XOR}			
1.1.5	+++++	Identification	<Id>	[1..1]	R	Text	Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.	SE: Bankgiro number DK: GIRO or FI account number
1.1.6	+++++	Type	<Tp>	[0..1]	C		Nature or use of the account in a coded form.	Used to identify the type of the Proprietary Account Identification

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special Comments
1.1.8	+++++	Proprietary	<Prtry>	[1..1]	R	Text	Name of the identification scheme, in a free text form.	SE: BGNR for Bankgiro Account DK: OCR for GIRO or FI account number
3.98	++++	DebtorAgent	<DbtrAgt>	[0..1]	R		Financial institution servicing an account for the debtor.	
4.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R			
4.1.1	+++++	BIC	<BIC>	[0..1]	{XOR	Identifier	Business Identifier Code.	
4.1.2	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	XOR}		Information used to identify a member within a clearing system.	
4.1.3	+++++	Identification	<Id>	[0..1]	R	Code	Identification for a clearing system member, identified in the list of clearing system member identifications.	Stated as ClearingSystemID followed by MemberID(Clearing nr./National Bank-Id),e.g. SESBA6001 See external code list for more codes.
3.101	++++	CreditorAgent	<CdtrAgt>	[0..1]	O		Financial institution servicing an account for the creditor.	
4.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R			
4.1.1	+++++	BIC	<BIC>	[0..1]	{XOR	Identifier	Business Identifier Code.	
4.1.2	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	XOR}		Information used to identify a member within a clearing system.	
4.1.3	+++++	Identification	<Id>	[0..1]	R	Code	Identification for a clearing system member, identified in the list of clearing system member identifications.	Stated as ClearingSystemID followed by MemberID(Clearing nr./National Bank-Id),e.g. SESBA6001
3.103	++++	Creditor	<Cdtr>	[0..1]	C		Party to which an amount of money is due.	
5.1.0	+++++	Name	<Nm>	[0..1]	C	Text		
3.104	++++	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.	
5.1.10	+++++	Identification	<Id>	[1..1]	R			
1.1.1	+++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	
1.1.2	+++++	BBAN	<BBAN>	[1..1]	XOR	Identifier	Basic Bank Account Number (BBAN)	
1.1.4	+++++	ProprietaryAccount	<PrtyAcct>	[1..1]	XOR}			
1.1.5	+++++	Identification	<Id>	[1..1]	R	Text	Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.	SE: Bankgiro number DK: GIRO or FI account number
1.1.6	+++++	Type		[0..1]	C		Nature or use of the account in a coded form.	Used to identify the type of the Proprietary Account Identification
1.1.8	+++++	Proprietary		[1..1]	R	Text	Name of the identification scheme, in a free text form.	SE: BGNR for Bankgiro Account DK: OCR for GIRO or FI account number