ISO 20022

Debit Notification

camt.054 version 2

Version 1.0.3

Publishing date 20 February 2019

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Introduction

This document describes the Implementation Guide ISO 20022 Debit Notification camt.054.001.02 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.

Camt.054 is also available as a credit notification which is described in a separate document.

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

1.1 Related documents

The documents below contain information to facilitate the implementation of the Debit Notification in the ISO 20022 camt.054.001.02 format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_catalogue.page

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

- Handelsbanken appendix with BTC-codes

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
1.0.3	2019-02-20	Proprietary amount, code IBS, used for interbank settlement amount when outgoing cross border payment
1.0.2	2016-01-29	Minor changes and updates
1.0.1	2012-11-30	Minor changes and updates
1.0.0	2012-06-14	Published

General rules

The Debit Notification (camt.054) message is sent by Handelsbanken to an account owner or to a party authorized by the account owner to receive the message. The message can contain reports for more than one account and it provides information to report one or more debit entries.

Executed payments will be reported with the camt.054 status "BOOK" , in the Entry/Status element.

Handelsbanken provides information about executed and processed payments in the format camt.054. The report includes details of the payment, e.g. the remitter's own reference per payment, transaction amount, name of beneficiary, remittance information etc. Any batch bookings made on the company's account are itemized in the report and reported as separate entries/transactions. The Debit Notification enables automatic matching of open items in the suppliers' ledger.

1.3 General restrictions

Only payments sent in via the Bank's global file services are reported in the debit notification. Payments booked in the Bank's online services or via branches are not shown in the report. For reporting of manual payments we refer to Handelsbanken corporate online service.

1.4 Payments with limited reporting

Some payment types are reported as executed in the Debit Notification when Handelsbanken has processed the payment and forwarded it to the executing unit/bank. In these cases Handelsbanken do not receive a confirmation of executed payments and therefore payment details, such as debited amount, exchange rate and charges, cannot be reported.

If payments are rejected at a later stage, reporting will be done according to the rules for the country/bank e.g.by phone, e-mail, post or via local account statement.

- Payments with the debit account in another bank than Handelsbanken

- Financial payments in Denmark, Sweden, Finland, Norway and Germany

- Urgent payments in Estonia

- CHAPS payments in Great Britain

- Fedwire payments in the US

- Local payments in Hong Kong and Singapore

- Plusgiro payments in Sweden

- Transfers between own accounts within GlobalOn-Line

- Cross-border payments with a debit account in other countries than Handelsbanken Sweden and Norway.

Salary payments

Salary payments are not shown in the report.

Terms and concepts

1.5 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.

1.6 Parties

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

| Party ISO 20022	Synonym	Description
Owner	Debit account holder	Party that legally owns the account.
Servicer	Debit account manager	Party that manages the account on behalf of the account owner.
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.

Handelsbanken

1.7 References

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

Reference type	Message position and tag name	Description
\<GrpHdr\>		
Message Identification	\<GrpHdr\>\<MsgId\>	Unique identification of the message.
\<Ntfctn\>		
Identification	\<Ntfctn\>\<Id\>	Unique identification of the notification.
\<Ntry\>		
Entry Reference	\<Ntry\>\<NtryRef\>	Unique reference per transaction within one notification.
Account Servicer Reference	\<Ntry\>\<AcctSvcrRef\>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
\<NtryDtls\>		
Message Identification	\<NtryDtls\>\<TxDtls\>\<Ref\> \<MsgId\>	Point to point reference, as assigned by the instructing party of the underlying message.
Payment Information Identification	\<NtryDtls\>\<TxDtls\> \<PmtInfId\>	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
Instruction Identification	\<NtryDtls\>\<TxDtls\> \<InstrId\>	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
End-to-end Id (customer´s own reference)	\<NtryDtls\>\<TxDtls\>\<Ref\> \<EndToEndId\>	Unique identification, assigned by and used for debtor, to unambiguously identify the transaction.
Creditor's Structured Reference Id	\<NtryDtls\>\<RmtInf\>\<Strd\>\<CdtRefInf\>\< 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	\<NtryDtls\>\<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	\<NtryDtls\>\<RmtInf\> \<Ustrd\>	Free text that can be used to help the creditor to identify the transaction if no structured identification is used.

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.
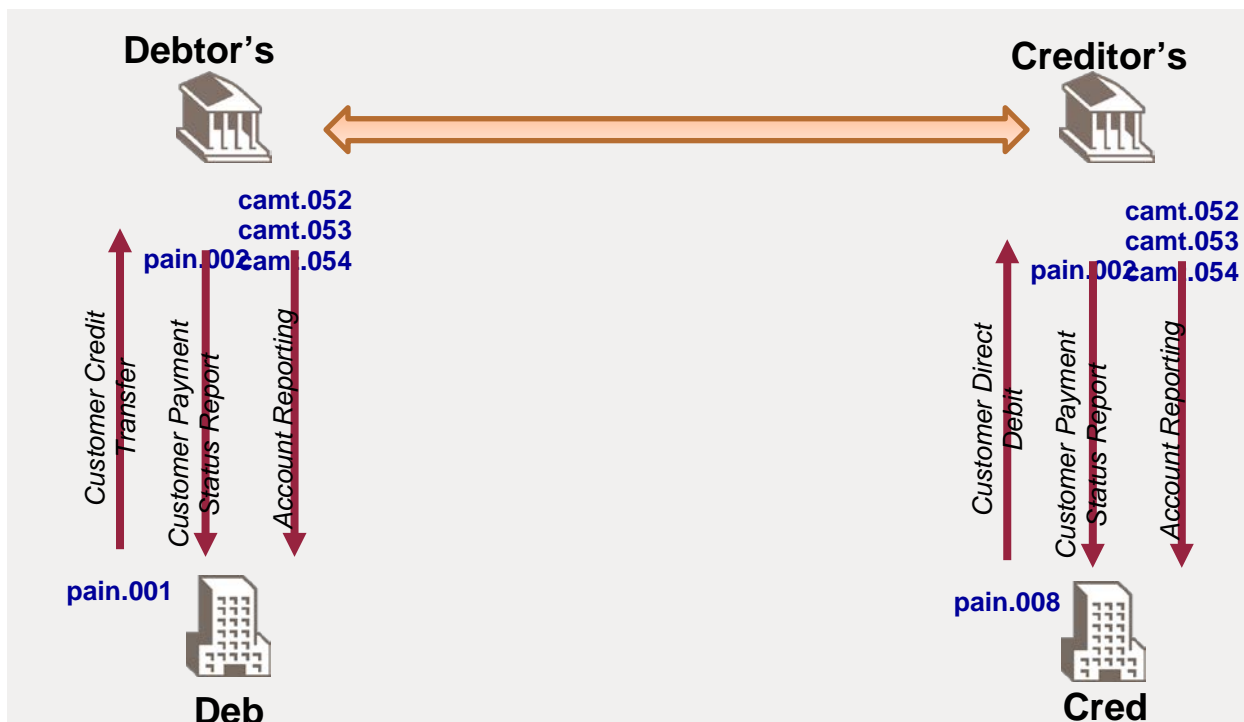
1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.

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

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

Format specification

This section consists of a technical description of the message type Debit Notification ISO 20022 camt.054.001.02.

1.8 Message structure

The Debit Notification message is composed of: Group Header, Notification, Entry and Entry details.

The message may contain several Notification parts to which one or several Entries are included, but every Entry can only contain one EntryDetail.
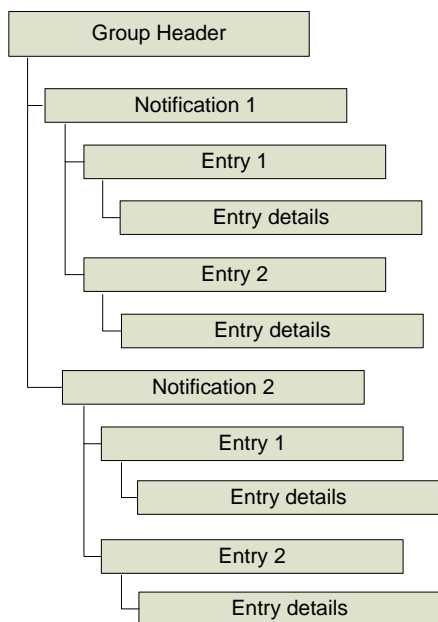
GroupHeader

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

Notification

This building block is mandatory and repetitive. It should be repeated for each account on which a notification is provided. The Notification contains information on the booked debit entries.

Entry

Entry is part of the Notification and can be repetitive. It contains information related to the entry in the account, such as Amount, Booking or ValueDate and BankTransactionCode.

EntryDetails

Entry Details is part of the Entry and there can only be one EntryDetails in each Entry. This part contains detailed information related to the entry, such as References, Amount Details, Related Parties and RemittanceInformation.

1.9 Implementation guidelines

The example below illustrates the structure of the format description. 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	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type
0.0	-	BankToCustomerDebetCreditNotification	<BkToCstmrDbtCdtNtfctn>	[1..1]	M	
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
1.5	++	AdditionalInformation	<AddtlInf>	[0..1]	M	Text
2.0	+	Notification	<Ntfctn>	[1..n]	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.

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
0.0	-	BankToCustomerDebetCreditNotification	<BkToCstmrDbtCdtNtfctn>	[1..1]	M			
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Common information for the message.	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.	A unique reference stated by Handelsbanken
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss
1.5	++	AdditionalInformation	<AddtlInf>	[0..1]	M	Text	Further details of the message.	Always DEBT. Handelsbanken offers only separate credit and debit notification.
2.0	+	Notification	<Ntfctn>	[1..n]	M		Notifies debit and credit entries for the account.	Each notification contains one account. There can be several notification per message.
2.1	++	Identification	<Id>	[1..1]	M	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.	A unique reference per notification and account stated by Handelsbanken
2.4	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss
2.10	++	Account	<Acct>	[1..1]	M		Unambiguous identification of the account to which debit entries are made.	
1.2.0	+++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.	The account number is shown as stated in the payment file (pain.001).
1.2.1	++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	For IBAN account number
1.2.2	++++	Other	<Othr>	[1..1]	XOR}		Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
1.2.3	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	For BBAN account number (can also be Bank giro number in SE)
1.2.4	+++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme	
1.2.5	++++++	Code	<Cd>	[1..1]	{XOR	Code	Name of the identification scheme, in a coded form as published in an external list.	Code "BBAN"
1.2.6	++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		SE: BGNR
1.2.11	+++	Currency	<Ccy>	[0..1]	C	Code	Identification of the currency in which the account is held	Reported if available
1.2.13	+++	Owner	<Ownr>	[0..1]	M			The account owner
1.2.26	++++	Identification	<Id>	[0..1]	M		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
1.2.27	+++++	OrganisationIdentification	<OrgId>	[1..1]	M			
1.2.28	++++++	BICOrBEI	<BICOrBEI>	[0..1]	NU	Identifier	Business Identifier Code	Not used
1.2.29	++++++	Other	<Othr>	[0..n]	M			Other type of bank specific id for the customer
1.2.30	+++++++	Identification	<Id>	[1..1]	M	Text		Organisation number or internal customer number of the account owner
1.2.31	+++++++	SchemeName	<SchmeNm>	[0..1]	M			
1.2.32	++++++++	Code	<Cd>	[1..1]	M	Code	Name of the identification scheme, in a coded form as published in an external list.	Always "BANK"
1.2.56	+++	Servicer	<Svcr>	[0..1]	M		Party that manages the account on behalf of the account owner	
1.2.57	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
1.2.58	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	HANDCNSH - Handelsbanken China HANDDEFF - Handelsbanken Germany HANDDKKK - Handelsbanken Denmark HANDEE22 - Handelsbanken Estonia HANDFIHH - Handelsbanken Finland HANDFRPP Handelsbanken France HANDGB22 - Handelsbanken Great Britain HANDHKHH - Handelsbanken Hong Kong HANDLT2X - Handelsbanken Lithuania HANDLULB - Handelsbanken Luxembourg HANDLV22 - Handelsbanken Latvia HANDNL2A - Handelsbanken Netherlands HANDNOKK - Handelsbanken Norway HANDPLPW - Handelsbanken Poland HANDSESS - Handelsbanken Sweden HANDSGSG - Handelsbanken Singapore HANDUS33 - Handelsbanken USA Or BIC of other bank
1.2.59	+++++	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	C			Only used for Handelsbanken SE
1.2.60	++++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R			
1.2.61	+++++++	Code	<Cd>	[1..1]	R	Code		SE: SESBA
1.2.63	++++++	MemberIdentification	<MmbId>	[1..1]	R	Text		SE: Clearing number
2.23	++	TransactionsSummary	<TxsSummry>	[0..1]	M		Set of elements used to provide summary information on entries.	
2.24	+++	TotalEntries	<TtlNtries>	[0..1]	M		Specifies the total number and sum of debit and credit entries.	
2.25	++++	NumberOfEntries	<NbOfNtries>	[0..1]	M	Text		
2.26	++++	Sum	<Sum>	[0..1]	M	Quantity		
2.28	++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	M	Code		Always DBIT
2.56	++	Entry	<Ntry>	[0..n]	M		Set of elements used to specify an entry in the debit notification.	
2.57	+++	EntryReference	<NtryRef>	[0..1]	M	Text	Unique reference for the entry.	A unique reference per transaction within one notification. Stated by Handelsbanken
2.58	+++	Amount	<Amt Ccy="AAA">	[1..1]	M	Amount	Amount of money in the cash entry.	Debited amount in the currency of the account reported.
2.59	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	M	Code	Indicates whether the entry is a credit or a debit entry.	Always: DBIT = debit
2.62	+++	Status	<Sts>	[1..1]	M	Code	Status of an entry on the books of the account servicer.	Always: BOOK= booked
2.62	+++	BookingDate	<BookgDt>	[0..1]	M		Date and time when an entry is posted to an account on the account servicer's books.	
4.1.0	++++	Date	<Dt>	[1..1]	M	DateTime		Only Date in format YYYY-MM-DD will be provided
2.63	+++	ValueDate	<ValDt>	[0..1]	C		Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.	Reported for INTC and CORT only For INTC or CORT payments will this be the date stated as Requested Execution Date in the Payment Initiation message sent to the bank.
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		Only Date in format YYYY-MM-DD will be provided
2.64	+++	AccountServicerReference	<AcctSvcrRef>	[0..1]	C	Text	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.	Reported if available
2.71	+++	BankTransactionCode	<BkTxCd>	[1..1]	M		Set of elements used to fully identify the type of underlying transaction resulting in an entry.	See "Appendix Bank transaction codes" for details
2.72	++++	Domain	<Domn>	[0..1]	M		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	
2.73	+++++	Code	<Cd>	[1..1]	M	Code		See "Appendix Bank transaction codes" for details
2.74	+++++	Family	<Fmly>	[1..1]	M		Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.	
2.75	++++++	Code	<Cd>	[1..1]	M	Code		See "Appendix Bank transaction codes" for details
2.76	++++++	SubFamilyCode	<SubFmlyCd>	[1..1]	M	Code		See "Appendix Bank transaction codes" for details

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
2.115	+++	EntryDetails	<NtryDtls>	[0..n]	M		Set of elements used to provide details on the entry.	
2.122	++++	TransactionDetails	<TxDtls>	[0..n]	M		Set of elements used to provide information on the underlying transaction(s).	
2.123	+++++	References	<Refs>	[0..1]	M		Set of elements used to provide the identification of the underlying transaction.	
2.124	++++++	MessageIdentification	<MsgId>	[0..1]	M	Text	Point to point reference, as assigned by the instructing party of the underlying message.	Reported if available in pain.001
2.126	++++++	PaymentInformationIdentification	<PmtInfId>	[0..1]	M	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Reported if available in pain.001
2.127	++++++	InstructionIdentification	<InstrId>	[0..1]	C	Text	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.	Reported if available in pain.001
2.128	++++++	EndToEndIdentification	<EndToEndId>	[0..1]	C	Text	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction.	Reported if available in pain.001
2.136	+++++	AmountDetails	<AmtDtls>	[0..1]	M			
2.1.0	++++++	InstructedAmount	<InstdAmt>	[0..1]	M		Identifies the 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 and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.	
2.1.1	+++++++	Amount	<Amt Ccy="AAA">	[1..1]	M	Amount		This will be the Instructed amount from the original pain.001-message. Amount to be paid.
2.1.9	++++++	TransactionAmount	<TxAmt>	[0..1]	M		Amount of the underlying transaction.	
2.1.10	+++++++	Amount	<Amt Ccy="AAA">	[1..1]	M	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges.	Amount debited to account, always expressed in the account currency.
2.1.11	+++++++	CurrencyExchange	<CcyXchg>	[0..1]	C		Set of elements used to provide details on the currency exchange.	Reported when exchange is made or, if agreed by the bank and the customer, a countervalue to be compared with the debtors own countervalue. Only reported for SE and NO.
2.1.12	++++++++	SourceCurrency	<SrcCcy>	[1..1]	R	Code	Currency from which an amount is to be converted in a currency conversion.	
2.1.13	++++++++	TargetCurrency	<TrgtCcy>	[0..1]	C	Code	Currency into which an amount is to be converted in a currency conversion.	
2.1.14	++++++++	UnitCurrency	<UnitCcy>	[0..1]	C	Code	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.	
2.1.15	++++++++	ExchangeRate	<XchgRate>	[1..1]	R	Rate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	
2.1.18	++++++	CounterValueAmount	<CntrValAmt>	[0..1]	C		Set of elements used to provide the countervalue amount and currency exchange information.	Reported if available when exchange is made or if no exchange is made but payment is made in other currency than the local currency.
2.1.19	+++++++	Amount	<Amt Ccy="AAA">	[1..1]	R	Amount		
2.1.20	+++++++	CurrencyExchange	<CcyXchg>	[0..1]	C		Set of elements used to provide details on the currency exchange.	
2.1.21	++++++++	SourceCurrency	<SrcCcy>	[1..1]	C	Code	Currency from which an amount is to be converted in a currency conversion.	
2.1.22	++++++++	TargetCurrency	<TrgtCcy>	[0..1]	C	Code	Currency into which an amount is to be converted in a currency conversion.	
2.1.23	++++++++	UnitCurrency	<UnitCcy>	[0..1]	C	Code	Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.	
2.1.24	++++++++	ExchangeRate	<XchgRate>	[1..1]	C	Rate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
2.1.36	++++++	ProprietaryAmount	<PrtryAmt>	[0..n]	C			Debtor's own counter value from payment initiation (AOS). Interbank settlement amount (IBS), the amount sent to the creditor agent. Used only for cross border payments.
2.1.37	+++++++	Type	<Tp>	[1..1]	R	Text	Specifies the type of amount	AOS (additional optional services) = additional counter-value information for some banking communities. IBS = Interbank settlement amount
2.1.38	+++++++	Amount	<Amt Ccy="AAA">	[1..1]	R	Amount		Used for Debtor´s own CounterValueAmount from incoming Payment Initiation
2.152	+++++	Charges	<Chrgs>	[0..n]	C		Provides information on the charges included in the entry amount or related to the transaction.	Provides information on the charges related to the transaction, included in the credited amount or booked separately. Reported for SE and NO if available
2.154	++++++	Amount	<Amt 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 initiating party.	Total amount of charges
2.155	++++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the charges amount is a credit or a debit amount.	Always DBIT
2.156	++++++	Type	<Tp>	[0..1]	R		Specifies the type of charge.	
2.157	+++++++	Code	<Cd>	[1..1]	{XOR	Code	Charge type, in a coded form.	Only COMM will be used. Used when charges is included in the entry amount.
2.158	+++++++	Proprietary	<Prtry>	[1..1]	XOR}		Type of charge in a proprietary form, as defined by the issuer.	These code is used when the charges are debited separately
7.1.0	++++++++	Identification	<Id>	[1..1]	R	Text		MCOM=Monthly fee QCOM = Quaterly fee YCOM = Yearly fee SCOM = Fee debited separately, no detail
2.160	++++++	Bearer	 	[0..1]	C	Code		As stated in pain.001 message CRED-BorneByCreditor DEBT-BorneByDebtor SHAR-Shared
2.161	++++++	Party	<Pty>	[0..1]	C		Party that takes the transaction charges or to which the transaction charges are due.	Reported when available
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R			
6.1.1	++++++++	BIC	<BIC>	[0..1]	C	Identifier	Business Identifier Code	
6.1.2	++++++++	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	C			
6.1.3	+++++++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	C			
6.1.4	+++++++++++	Code	<Cd>	[1..1]	{XOR	Code		
6.1.5	+++++++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		
6.1.6	+++++++++	MemberIdentification	<MmbId>	[1..1]	R	Text		
6.1.7	++++++++	Name	<Nm>	[0..1]		Text		
2.179	+++++	RelatedParties	<RltdPties>	[0..1]	C			
2.180	++++++	InitiatingParty	<InitgPty>	[0..1]	C			Initiators name reported as sent to the bank
9.1.0	+++++++	Name	<Nm>	[0..1]	C	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]	C			
9.1.13	++++++++	OrganisationIdentification	<OrgId>	[1..1]	R		Unique and unambiguous way to identify an organisation.	
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]	C			

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
9.1.18	++++++++++++	Code	<Cd>	[1..1]	{XOR	Code	Name of the identification scheme, in a coded form as published in an external list.	
9.1.19	++++++++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		
2.181	++++++	Debtor	<Dbtr>	[0..1]	C			Debtors name and address reported as sent to the bank
9.1.0	+++++++	Name	<Nm>	[0..1]	C	Text		
9.1.1	+++++++	PostalAddress	<PstlAdr>	[0..1]	C			
9.1.5	++++++++	StreetName	<StrtNm>	[0..1]	C	Text		
9.1.6	++++++++	BuildingNumber	<BldgNb>	[0..1]	C	Text		
9.1.7	++++++++	PostCode	<PstCd>	[0..1]	C	Text		
9.1.8	++++++++	TownName	<TwnNm>	[0..1]	C	Text		
9.1.10	++++++++	Country	<Ctry>	[0..1]	C	Code		
9.1.11	++++++++	AddressLine	<AdrLine>	[0..7]	C	Text		
9.1.12	+++++++	Identification	<Id>	[0..1]	C			
9.1.13	++++++++	OrganisationIdentification	<OrgId>	[1..1]	R			
9.1.15	+++++++++	Other	<Othr>	[0..n]	R			
9.1.16	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.17	+++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.18	++++++++++++	Code	<Cd>	[1..1]	{XOR	Code		
9.1.19	++++++++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		
9.1.33	+++++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code		
2.182	++++++	DebtorAccount	<DbtrAcct>	[0..1]	C			Only used for SE if BG-account number is provided as debtor account in the payment initiation.
1.1.0	+++++++	Identification	<Id>	[1..1]	R			
1.1.1	++++++++	IBAN	<IBAN>	[1..1]	Nu	Identifier		Not used
1.1.2	++++++++	Other	<Othr>	[1..1]	R		Unique identification of an account	
1.1.3	+++++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	SE: Bankgiro number
1.1.4	+++++++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme	
1.1.5	++++++++++	Code	<Cd>	[1..1]	Nu	Code		Not used
1.1.6	++++++++++	Proprietary	<Prtry>	[1..1]	R	Text		SE: "BGNR" for Bankgiro number
2.183	++++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	Reported when available in pain.001
9.1.0	+++++++	Name	<Nm>	[0..1]	C	Text		
9.1.12	+++++++	Identification	<Id>	[0..1]	C			
9.1.13	++++++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR			
9.1.14	+++++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier		
9.1.15	+++++++++	Other	<Othr>	[0..n]	C			
9.1.16	++++++++++	Identification	<Id>	[1..1]	C	Text		
9.1.17	+++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.18	++++++++++++	Code	<Cd>	[1..1]	R	Code		
9.1.21	++++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}			
9.1.22	+++++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	C			
9.1.23	++++++++++	BirthDate	<BirthDt>	[1..1]	C	DateTime		
9.1.24	++++++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	C	Text		
9.1.25	++++++++++	CityOfBirth	<CityOfBirth>	[1..1]	C	Text		
9.1.26	++++++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	C	Code		
9.1.27	+++++++++	Other	<Othr>	[0..n]	R			
9.1.28	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.29	++++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.30	++++++++++++	Code	<Cd>	[1..1]	C	Code		
2.184	++++++	Creditor	<Cdtr>	[0..1]	C		Party to which an amount of money is due.	Reported when available in pain.001
9.1.0	+++++++	Name	<Nm>	[0..1]	C	Text		
9.1.1	+++++++	PostalAddress	<PstlAdr>	[0..1]	C			
9.1.5	++++++++	StreetName	<StrtNm>	[0..1]	C	Text		
9.1.6	++++++++	BuildingNumber	<BldgNb>	[0..1]	C	Text		
9.1.7	++++++++	PostCode	<PstCd>	[0..1]	C	Text		

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
9.1.8	++++++++	TownName	<TwnNm>	[0..1]	C	Text		
9.1.10	++++++++	Country	<Ctry>	[0..1]	C	Code		
9.1.11	++++++++	AddressLine	<AdrLine>	[0..7]	C	Text		
9.1.12	+++++++	Identification	<Id>	[0..1]	C			
9.1.13	++++++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR			
9.1.14	+++++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier		
9.1.15	+++++++++	Other	<Othr>	[0..n]	C			
9.1.16	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.17	++++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.18	+++++++++++	Code	<Cd>	[1..1]	C	Code		
9.1.19	+++++++++++	Proprietary	<Prtry>	[1..1]	C	Text		
9.1.21	++++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}			
9.1.22	+++++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	C			
9.1.23	++++++++++	BirthDate	<BirthDt>	[1..1]	C	DateTime		
9.1.24	++++++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	C	Text		
9.1.25	++++++++++	CityOfBirth	<CityOfBirth>	[1..1]	C	Text		
9.1.26	++++++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	C	Code		
9.1.27	+++++++++	Other	<Othr>	[0..n]	R			
9.1.28	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.29	++++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.30	+++++++++++	Code	<Cd>	[1..1]	C	Code		
9.1.31	+++++++++++	Proprietary	<Prtry>	[1..1]	C	Text		
9.1.33	+++++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code		
2.185	++++++	CreditorAccount	<CdtrAcct>	[0..1]	C		Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction.	Reported when available.
1.1.0	+++++++	Identification	<Id>	[1..1]	R			
1.1.1	++++++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	For IBAN account number
1.1.2	++++++++	Other	<Othr>	[1..1]	XOR}			
1.1.3	+++++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	For BBAN account number
1.1.4	+++++++++	SchemeName	<SchmeNm>	[0..1]	C			
1.1.5	++++++++++	Code	<Cd>	[1..1]	{XOR	Code	Name of the identification scheme, in a coded form as published in an external list.	Only BBAN
1.1.6	++++++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		DK: OCR for GIRO and FI Number SE: BGNR for Bankgiro Number
1.1.11	+++++++	Currency	<Ccy>	[0..1]	C	Code		
2.186	++++++	UltimateCreditor	<UltmtCdtr>	[0..1]	C		Ultimate party to which an amount of money is due.	Reported when available in pain.001
9.1.0	+++++++	Name	<Nm>	[0..1]	C	Text		
9.1.12	+++++++	Identification	<Id>	[0..1]	C			
9.1.13	++++++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR			
9.1.14	+++++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier		
9.1.15	+++++++++	Other	<Othr>	[0..n]	C			
9.1.16	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.17	++++++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	+++++++++++	Code	<Cd>	[1..1]	{{XOR	Code		
9.1.19	+++++++++++	Proprietary	<Prtry>	[1..1]	XOR}}	Text		
9.1.21	++++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}			
9.1.22	+++++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	C			
9.1.23	++++++++++	BirthDate	<BirthDt>	[1..1]	C	DateTime		
9.1.24	++++++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	C	Text		
9.1.25	++++++++++	CityOfBirth	<CityOfBirth>	[1..1]	C	Text		
9.1.26	++++++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	C	Code		
9.1.27	+++++++++	Other	<Othr>	[0..n]	C			
9.1.28	++++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.29	++++++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.30	+++++++++++	Code	<Cd>	[1..1]	{XOR	Code		

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
9.1.31	+++++++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		
2.191	+++++	RelatedAgents	<RltdAgts>	[0..1]	R			
2.192	++++++	DebtorAgent	<DbtrAgt>	[0..1]	R		Financial institution servicing an account for the debtor.	Debtors bank.
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.	
6.1.1	++++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code	HANDCNSH - Handelsbanken China HANDDEFF - Handelsbanken Germany HANDDKKK - Handelsbanken Denmark HANDEE22 - Handelsbanken Estonia HANDFIHH - Handelsbanken Finland HANDFRPP Handelsbanken France HANDGB22 - Handelsbanken Great Britain HANDHKHH - Handelsbanken Hong Kong HANDLT2X - Handelsbanken Lithuania HANDLULB - Handelsbanken Luxembourg HANDLV22 - Handelsbanken Latvia HANDNL2A - Handelsbanken Netherlands HANDNOKK - Handelsbanken Norway HANDPLPW - Handelsbanken Poland HANDSESS - Handelsbanken Sweden HANDSGSG - Handelsbanken Singapore HANDUS33 - Handelsbanken USA Or BIC of other bank
6.1.2	++++++++	ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	C		Information used to identify a member within a clearing system. Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	Only used for SE
6.1.3	+++++++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	C		Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	
6.1.4	++++++++++	Code	<Cd>	[1..1]	C	Code	Identification of a clearing system, in a coded form as published in an external list.	Only SESBA
6.1.6	+++++++++	MemberIdentification	<MmbId>	[1..1]	C	Text		Clearing number
2.193	++++++	CreditorAgent	<CdtrAgt>	[0..1]	C		Financial institution servicing an account for the creditor.	Creditors bank, reported when available
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.	
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. Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	
6.1.3	+++++++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R		Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	
6.1.4	++++++++++	Code	<Cd>	[1..1]	R	Code	Identification of a clearing system, in a coded form as published in an external list.	DEBLZ(Germany) GBDSC(Great Britain) SESBA(Sweden) USABA(USA) See external code list for more codes.
6.1.6	+++++++++	MemberIdentification	<MmbId>	[1..1]	R	Text		Clearing number/National Bank-Id
6.1.7	++++++++	Name	<Nm>	[0..1]	C	Text		
2.204	+++++	Purpose	<Purp>	[0..1]	C		Underlying reason for the payment transaction.	
2.205	++++++	Code	<Cd>	[1..1]	R	Code	Code published in an external purpose code list.	
2.214	+++++	RemittanceInformation	<RmtInf>	[0..1]	C		Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.	Reported as stated in pain.001
2.215	++++++	Unstructured	<Ustrd>	[0..n]	C	Text	Information in an unstructured form.	
2.216	++++++	Structured	<Strd>	[0..n]	C		Information in an structured form.	

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments and Country specific use
2.217	+++++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	C		Set of elements used to identify the documents referred to in the remittance information.	
2.218	++++++++	Type	<Tp>	[0..1]	C		Specifies the type of referred document.	
2.219	+++++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Provides the type details of the referred document.	
2.220	++++++++++	Code	<Cd>	[1..1]	R	Code	Document type in a coded form.	CINV= Commercial invoice CREN = Credit note
2.223	++++++++	Number	<Nb>	[0..1]	C	Text		Invoice number or credit note number
2.225	+++++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred document.	Reported if available
2.228	++++++++	CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	{XOR	Amount	Amount specified for the referred document is the amount of a credit note.	
2.235	++++++++	RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	XOR}	Amount	Amount specified for the referred document is the amount of an invoice	
2.236	+++++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	C		Reference information provided by the creditor to allow the identification of the underlying documents.	
2.237	++++++++	Type	<Tp>	[0..1]	C		Specifies the type of creditor reference.	
2.238	+++++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Coded creditor reference type.	
2.239	++++++++++	Code	<Cd>	[1..1]	R	Code		Only SCOR
2.241	+++++++++	Issuer	<Issr>	[0..1]	C	Text		"ISO" if RF-reference, otherwise not used
2.242	++++++++	Reference	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Structured reference for example OCR-, KID- or RF-reference .
2.245	+++++++	AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	C	Text		Reported if available