

ISO 20022
Credit Notification
camt.054 version 2

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1 Introduction

This document describes the Implementation Guide ISO 20022 Credit 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 debit 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. Related documents

The documents below contain information to facilitate the implementation of the Credit 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

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
1.2.0	2019-03-20	New payment type for Finland: SEPA Instant, new transaction type code in BkTXCd (2.91)
1.1.1	2018-04-13	Proprietary amount used for interbank settlement amount, code IBS, when incoming cross border payment
1.0.1	2017-02-14	<ul style="list-style-type: none"> • FI: improved structured information for local payments • FI: Exchange rate is not used
1.0.0	2012-11-30	Published

2 General rules

The Credit 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 reports information for one or more credit entries.

The Credit Notification provides detailed information about the company's incoming payments, e.g. reference number/numbers per payment, amount and name of remitter. Any batch bookings made on the company's account are specified and itemized as separate transactions. The Credit Notification enables automated matching of open items in the account receivables/customer ledger.

Credit Notification in ISO 20022 CAMT054 is available for Handelsbanken accounts in the following countries:

- Denmark
- Finland
- Norway
- Sweden

3. Account number

When setting up the agreement the company can choose if their account number shall be shown as BBAN or IBAN in the report (2.10 Account).

4. Payment types

The Credit Notification Message in Handelsbanken includes incoming transactions to accounts in Denmark, Norway, Finland and Sweden. The following payment types are included for the different countries.

Sweden

- Bankgiro payment
- Bankgiro payment with OCR
- Cross-border payment including SEPA credit transfer

Denmark

- Bank transfer (account to account)
- FIK payment with OCR (form type 71 and 75)
- FIK payment without OCR (form type 73)
- Cross-border payment including SEPA credit transfer

Finland

- SEPA credit transfer with structured reference
- SEPA credit transfer with unstructured reference
- Reference payment with OCR
- Cross-border payment including SEPA credit transfer

Norway

- Giro payment
- Electronic payment with unstructured reference
- Payment with KID
- Cross-border payment including SEPA credit transfer

5. Payment types with limited reporting

Denmark

- Debtor name is not reported for FIK-payments

Finland

- Charges are not specified in the report. Charges are always debited monthly.
- Exchange rate is not reported in a structured form when an exchange is made.
- Counter value amount is not reported when an exchange is made.

Norway

- Exchange rate is not reported when an exchange is made.
- Charges are not specified in the report.

3 Terms and concepts

6. 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.

7. Parties

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

Party ISO 20022	Synonym	Description
Owner	Credit account holder	Party that legally owns the account.
Servicer	Credit account holding bank	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.

Party ISO 20022	Synonym	Description
Creditor agent	Beneficiary's Bank, Seller's Bank	The Bank where the Creditor has its account.

8. References

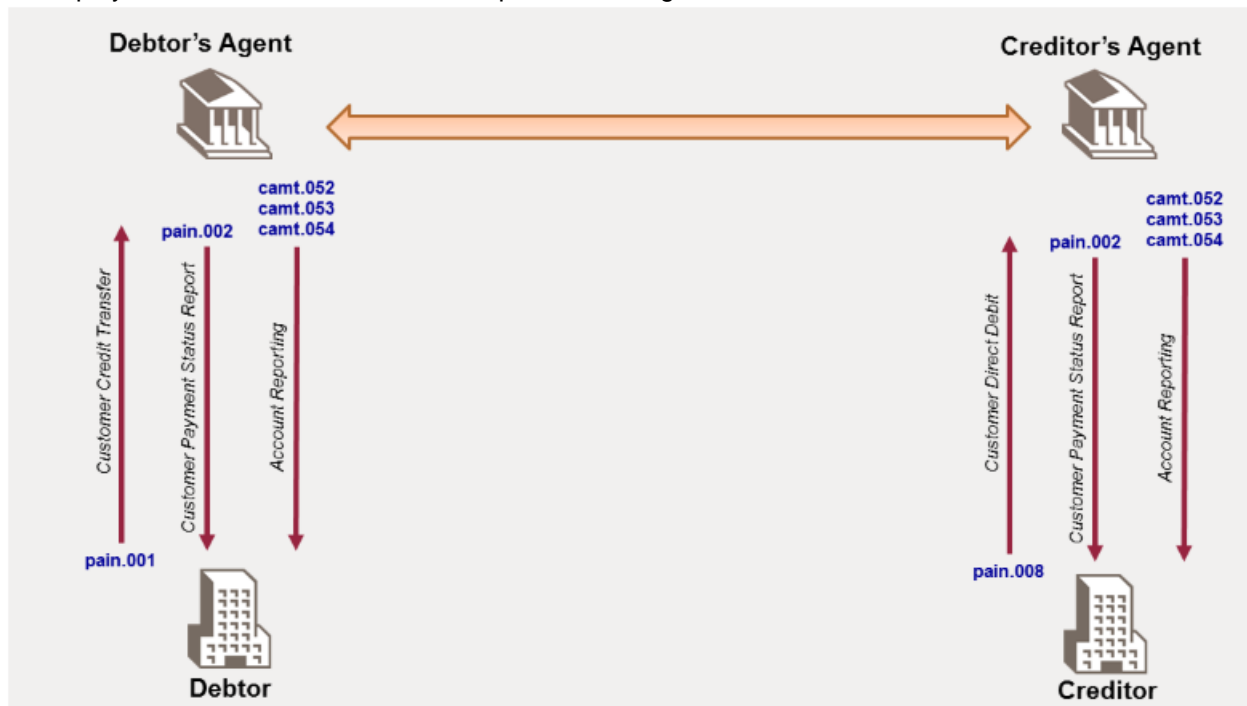
The Credit Notification has the following possible references on the different levels in the message.

ISO Index	Reference type	Message position and tag name	Description
1.0	<GrpHdr>		
1.1	Message Id	<GrpHdr><MsgId>	Unique identification of the message.
2.0	<Ntfctn>		
2.1	Identification	<Ntfctn><Id>	Unique identification of the notification.
2.56	<Ntry>		
2.57	Entry Reference	<Ntry><NtryRef>	Unique reference per transaction within one notification.
2.64	Account Servicer Reference	<Ntry><AcctSvcrRef>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
	<NtryDtls>		
2.128	End-to-end Id	<NtryDtls><TxDtls><Ref> <EndToEndId>	Unique identification, assigned by and used for debtor, to unambiguously identify the transaction.
2.132	Clearing System Reference	<Ntry><ClrSysRef>	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.
2.215	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.
2.242	Creditor's Structured Reference Id	<NtryDtls><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.
2.223	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.

4 Scenario

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

Please note that for all messages sent to the bank, the status of the message and the payment orders will be displayed in Handelsbanken online corporate banking service.



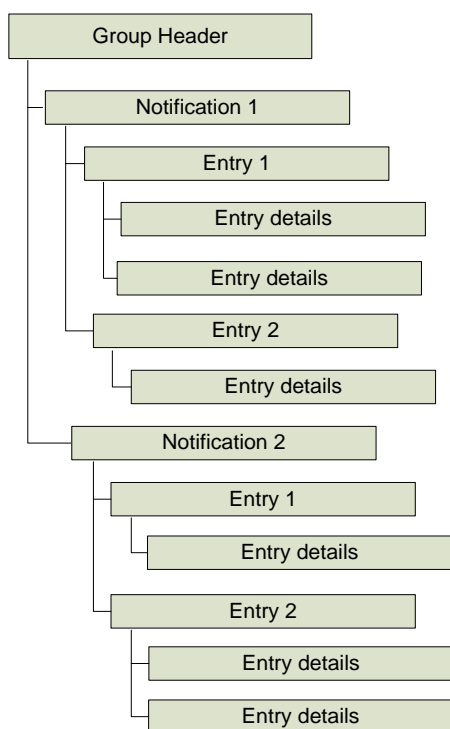
1. The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
2. The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is rejected.
3. The information included in every single payment are validated against each payment system and the 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 is rejected on the execution day, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
6. Debtor Agent sends a Debit Notification report (camt.054) to the Debtor reporting executed payments
7. Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments
8. Debtor Agent and/or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor and/or Creditor.
9. Debtor Agent and/or Creditor Agent sends an Account Statement (camt053) to the Debtor and/or Creditor.

5 Format specification

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

9. Message structure

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



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 credit entries.

Entry

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

EntryDetails

Entry Details is a mandatory part of the Entry and can be repetitive. This part contains detailed information related to the entry, such as References, Amount Details, Related Parties and RemittanceInformation.

10. 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	Structural Sequence	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments	Country specific use
0.0	-	BankToCustomerDebetCreditNotification	<BkToCstrmDbtCdtNfctn>	[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 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	
1.5	++	AdditionalInformation	<AddtlInf>	[0..1]	M	Text	Further details of the message.	Always: CRED Handelsbanken offers only separate credit and debit notifications.	
2.0	+	Notification	<Nfctn>	[1..n]	M		Notifies credit entries for the account.	Each notification contains one account. There can be several notifications 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 set 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 credit 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.		
1.2.1	++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	Used if IBAN IBAN account number	IBAN can be provided for all countries
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]	M	Text	Identification assigned by an institution.	BBAN account number	
1.2.4	+++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme		
1.2.5	+++++	Code	<Cd>	[1..1]	M	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BBAN"	
1.2.11	+++	Currency	<Ccy>	[0..1]	C	Code	Identification of the currency in which the account is held.	Currency code of the account. Reported when available.	
1.2.13	+++	Owner	<Ownr>	[0..1]	M				
1.2.26	++++	Identification	<Id>	[0..1]	M				
1.2.27	+++++	OrganisationIdentification	<OrgId>	[1..1]	M				
1.2.29	+++++	Other	<Othr>	[0..n]	M		Unique identification of an organisation, as assigned by an institution, using an identification scheme.		
1.2.30	+++++	Identification	<Id>	[1..1]	M	Text	Identification assigned by an institution.	Organisation number or internal customer number of the account owner	
1.2.31	+++++	SchemeName	<SchmeNm>	[0..1]	M		Name of the identification scheme		
1.2.32	+++++	Code	<Cd>	[1..1]	M	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BANK"	

1.2.56	+++	Servicer	<Svcr>	[0..1]	M		Party that manages the account on behalf of the account owner.		
1.2.57	++++	FinancialInstitutionIdentification	<FinInstnd>	[1..1]	M		Unique and unambiguous identification of a financial institution.		
1.2.58	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	BIC of financial institution holding the account	Handelsbanken DK: HANDDKKK Handelsbanken FI: HANDFIHH Handelsbanken NO: HANDNOKK Handelsbanken SE: HANDSESS
1.2.59	+++++	ClearingSystemMemberIdentification	<ClrSysMmbl>	[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.		
1.2.60	+++++	ClearingSystemIdentification	<ClrSysld>	[0..1]	R		Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.		
1.2.61	+++++	Code	<Cd>	[1..1]	R	Code	Identification of a clearing system, in a coded form as published in an external list.		SE: SESBA
1.2.63	+++++	MemberIdentification	<Mmbl>	[1..1]	R	Text		Clearing no/national bank ID	DK: Not used FI: Not used NO: Not used SE: Clearing number
2.23	++	TransactionsSummary	<Txsumry>	[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		Number of credit entries	
2.26	++++	Sum	<Sum>	[0..1]	M	Quantity		Sum of credit entries	
2.28	++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	M	Code		Always: CRDT = credit	
2.56	++	Entry	<Ntry>	[0..n]	M		Set of elements used to specify an entry in the credit notification.		
2.57	+++	EntryReference	<NtryRef>	[0..1]	M	Text	Unique reference for the entry.	A unique reference set by Handelsbanken	
2.58	+++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount	Amount of money in the cash entry.	Credited amount/Amount booked on the account, a total of one or many entry details. The amount can be zero	
2.59	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	M	Code	Indicates whether the entry is a credit or a debit entry.	Always: CRDT = credit	
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	<BookDt>	[0..1]	C		Date and time when an entry is posted to an account on the account servicer's books.		
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		YYYY-MM-DD	DK: Always provided FI: Always provided NO: Always provided SE: Not used for cross border payments
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.		
4.1.0	++++	Date	<Dt>	[1..1]	R	DateTime		YYYY-MM-DD	DK: Always provided FI: Always provided NO: Always provided SE: Not used for local bank giro payments

2.64	+++	AccountServicerReference	<AcctSvcrRef>	[0..1]	C	Text	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.		DK: Reported when available FI: Always provided NO: Reported when available SE: Reported when 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 for camt.054
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		PMNT=Payments	
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		RCDT = Received credit transfers	
2.76	+++++	SubFamilyCode	<SubFmlyCd>	[1..1]	M	Code	Specifies the sub-product family within a specific family.	DMCT = Domestic credit transfer XBCT = Cross border credit transfer ESCT = SEPA credit transfer	
2.115	+++	EntryDetails	<NtryDtls>	[0..n]	M		Set of elements used to provide details on the entry.		
2.116	++++	Batch	<Btch>	[0..1]	C		Set of elements used to provide details on batched transactions.		DK: Used for FIK payments NO: Used for payments with KID FI: Not used SE: Used for Bank giro payments
2.119	+++++	NumberOfTransactions	<NbOfTxs>	[0..1]	R	Text	Number of individual transactions included in the batch	Number of credit entries in the batch entry	
2.120	+++++	TotalAmount	<TtlAmtCcy="AAA">	[0..1]	R	Amount	Total amount of money reported in the batch entry	Total amount of credit entries in the batch entry	
2.121	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the batch entry is a credit or a debit entry.	CRDT	
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]	C		Set of elements used to provide the identification of the underlying transaction.		
2.128	+++++	EndToEndIdentification	<EndToEndId>	[0..1]	C	Text	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Reported when available for SEPA payments. Value NOT PROVIDED may occur.	DK: Reported when available FI: Reported when available NO: Reported when available SE: Reported when available
2.132	+++++	ClearingSystemReference	<ClrSysRef>	[0..1]	C	Text			DK: Not used FI: Not used NO: Not used SE: Bank giro reference
2.136	+++++	AmountDetails	<AmtDtls>	[0..1]	M		Set of elements providing detailed information on the original amount		
2.1.0	+++++	InstructedAmount	<InstdAmt>	[0..1]	C		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	Original amount	
2.1.1	+++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount		The amount can be zero	
2.1.9	+++++	TransactionAmount	<TxAmt>	[0..1]	M		Amount of the underlying transaction.	Amount paid	
2.1.10	+++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	The amount can be zero	DK: Always provided FI: Always provided NO: Always provided SE: Always provided

2.1.11	+++++++	CurrencyExchange	<CcyXchg>	[0..1]	C		Set of elements used to provide details on the currency exchange.	Reported when available if exchange is made	
2.1.12	+++++++	SourceCurrency	<SrcCcy>	[1..1]	C	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.	The exchange rate will be presented as expressed by the local country.	FI: Not reported DK: Reported for cross border payments when available NO: Not reported SE: Reported for cross border payments
2.1.18	+++++	CounterValueAmount	<CntrValAmt>	[0..1]	C			Counter value amount Reported when available when exchange is made Reported when available when payment is made in other currency than the local currency	
2.1.19	+++++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges.	Counter value can also be reported when no exchange, expressed in the local currency	FI: Not used
2.1.36	+++++	ProprietaryAmount	<PrtryAmt>	[0..n]	C			Incoming payments: Interbank settlement amount (IBS) (used only for cross border payments) Counter value amount if applicable (AOS) Outgoing payments Used for debtor's own counter value from payment initiation (AOS)	
2.1.37	+++++++	Type	<Tp>	[1..1]	M	Text		AOS = Additional counter-value information IBS = Interbank settlement amount	
2.1.38	+++++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount			
2.152	+++++	Charges	<Chrgs>	[0..n]	C		Provides information on the charges	Provides information on the charges related to the transaction, included in the credited amount or booked separately. Reported if available	DK: Reported for cross border payments when available FI: Not reported NO: Not reported SE: Reported for cross border payments
2.154	+++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount			
2.155	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	M	Code	Indicates whether the charges amount is a credit or a debit amount.	Always 'DBIT'	
2.156	+++++	Type	<Tp>	[0..1]	M		Specifies the type of charge.		
2.157	+++++++	Code	<Cd>	[1..1]	{XOR}	Code	Charge type, in a coded form.	COMM-Commission/The charges are included in the entry amount.	
2.158	+++++++	Proprietary	<Prtry>	[1..1]	XOR}	+	Type of charges in a proprietary form, as defined by the issuer.	Only 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	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	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	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.	
6.1.2	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	C				
6.1.3	+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	R				
6.1.4	+++++	Code	<Cd>	[1..1]	C	Code			
6.1.6	+++++	MemberIdentification	<Mmbld>	[1..1]	C	Text			
6.1.7	+++++	Name	<Nm>	[0..1]	C	Text			
2.179	+++++	RelatedParties	<RltdPties>	[0..1]	C		Set of elements used to identify the parties related to the underlying transaction.		
2.180	+++++	InitiatingParty	<InitgPty>	[0..1]	C		Party that initiated the payment that is reported in the entry	Reported when available	
9.1.0	+++++	Name	<Nm>	[0..1]	R	1-70Text			
2.181	+++++	Debtor	<Dbtr>	[0..1]	C		Party that owes an amount of money to the (ultimate) creditor.	Senders name and address, reported if available	
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			
9.1.7	+++++	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			Reported when available	
9.1.13	+++++	OrganisationIdentification	<Orgld>	[1..1]	{XOR}				
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	{{XOR}}	Identifier			
9.1.15	+++++	Other	<Othr>	[0..n]	XOR}}				
9.1.16	+++++	Identification	<Id>	[1..1]	R	Text			
9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	C				
9.1.18	+++++	Code	<Cd>	[1..1]	R	Code			
9.1.20	+++++	Issuer	<Issr>	[0..1]	C	Text			
9.1.21	+++++	PrivateIdentification	<PrvtId>	[1..1]	XOR}				
9.1.27	+++++	Other	<Othr>	[0..n]	C				
9.1.28	+++++	Identification	<Id>	[1..1]	C	Text			
9.1.29	+++++	SchemeName	<SchmeNm>	[0..1]	R				
9.1.30	+++++	Code	<Cd>	[1..1]	R	Code			
9.1.32	+++++	Issuer	<Issr>	[0..1]	C	Text			
9.1.33	+++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code			
2.182	+++++	DebtorAccount	<DbtrAcct>	[0..1]	C		Unambiguous identification of the account of the debtor.	Reported when available	FI: Not used DK: Local pmts - sender's account number (BBAN) NO: Local pmts - Sender's account number (BBAN) SE: Local pmts - Sender's bank giro number
1.1.0	+++++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.1.1	+++++	IBAN	<IBAN>	[1..1]	{XOR}	Identifier	International Bank Account Number (IBAN)	Debtor account if IBAN	
1.1.2	+++++	Other	<Othr>	[1..1]	XOR}		Unique identification of an account.		

1.1.3	+++++++	Identification	<Id>	[1..1]	M	Text	Identification assigned by an institution.	Debtor account if BBAN or Bankgiro number	FI: Not used DK: Local pmts - sender's account number NO: Local pmts - Sender's account number SE: Local pmts - Sender's bank giro number
1.1.4	+++++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme		
1.1.5	+++++++	Code	<Cd>	[1..1]	{XOR}	Code	Name of the identification scheme, in a coded form as published in an external list.	"BBAN" if BBAN	DK: "BBAN" NO: "BBAN"
1.1.6	+++++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		"BGNR" if Bankgiro number in Sweden	SE: "BGNR"
1.1.11	+++++	Currency	<Ccy>	[0..1]	C	Code	Currency of the account	Reported if available	
2.183	+++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	Reported when available	
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			
9.1.7	+++++	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			Reported when available	
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	{XOR}				
9.1.14	+++++	BICorBEI	<BICorBEI>	[0..1]	{{XOR}}	Identifier			
9.1.15	+++++	Other	<Othr>	[0..n]	XOR}}				
9.1.16	+++++	Identification	<Id>	[1..1]	M	Text			
9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	C				
9.1.18	+++++	Code	<Cd>	[1..1]	C	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]	C				
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			
9.1.32	+++++	Issuer	<Issr>	[0..1]	C	Text			
9.1.33	+++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code			
2.184	+++++	Creditor	<Cdtr>	[0..1]	C		Party to which an amount of money is due.	Reported when available.	
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			
9.1.7	+++++	PostCode	<PstCd>	[0..1]	C	Text			
9.1.8	+++++	TownName	<TwnNm>	[0..1]	C	Text			
9.1.11	+++++	AddressLine	<AdrLine>	[0..7]	C	Text			
9.1.12	+++++	Identification	<Id>	[0..1]	C			Person or organisation identification. Reported for SEPA payments only	
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			
9.1.20	+++++	Issuer	<Issr>	[0..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]	C				
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			
9.1.33	+++++	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.		DK: Not used FI: Not used NO: Not used SE: Local pmts - Receiving Bank giro number
1.1.0	+++++	Identification	<Id>	[1..1]	R		Unique and unambiguous identification for the account between the account owner and the account servicer.		
1.1.1	+++++	IBAN	<IBAN>	[1..1]	NU	Identifier	International Bank Account Number (IBAN)	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]	R		Name of the identification scheme		
1.1.6	+++++	Proprietary	<Prtry>	[1..1]	R	Text			SE: "BGNR"
2.186	+++++	UltimateCreditor	<UltmCdtr>	[0..1]	C		Ultimate party to which an amount of money is due.	Final beneficiary. Reported when available for SEPA payments only	
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text			
9.1.12	+++++	Identification	<Id>	[0..1]	C			Person or organisation identification if available. Reported for SEPA payments only	
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			
9.1.21	+++++	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]	C				
9.1.30	+++++	Code	<Cd>	[1..1]	R	Code			
9.1.33	+++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code			
2.191	+++++	RelatedAgents	<RltdAgts>	[0..1]	M		Set of elements used to identify the agents related to the underlying transaction.		
2.192	+++++	DebtorAgent	<DbtrAgt>	[0..1]	C		Financial institution servicing an account for the debtor.	Senders bank. Reported if 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	BIC of sender's bank if available	DK: Reported for cross border payments FI: Not reported NO: Not reported SE: Reported for cross border payments and SEPA payments
6.1.7	+++++	Name	<Nm>	[0..1]	C	Text		Name of sender's bank if available.	
2.193	+++++	CreditorAgent	<CdtrAgt>	[0..1]	M		Financial institution servicing an account for the creditor.	Beneficiary's bank.	
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution.		
6.1.1	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code		Handelsbanken DK: HANDDKKK Handelsbanken FI: HANDFIHH Handelsbanken NO: HANDNOKK Handelsbanken SE: HANDSESS
6.1.2	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[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 SE
6.1.3	+++++	ClearingSystemIdentification	<ClrSysld>	[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.		SE: SESBA
6.1.6	+++++	MemberIdentification	<Mmbld>	[1..1]	R	Text			DK: Not used FI: Not used NO: Not used SE: Clearing number
2.204	+++++	Purpose	<Purp>	[0..1]	C		Underlying reason for the payment transaction.	Reported when available (only applicable for SEPA payments)	
2.205	+++++	Code	<Cd>	[1..1]	{XOR}	Code	Underlying reason for the payment transaction, as published in an external purpose code list.		
2.206	+++++	Proprietary	<Prtry>	[1..1]	XOR	Text			
2.214	+++++	RemittanceInformation	<RmtInf>	[0..1]	C		Structured 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 when available	
2.215	+++++	Unstructured	<Ustrd>	[0..n]	C	Text	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.		DK: Reported when available FI: Reported when available NO: Reported when available SE: Reported when available
2.216	+++++	Structured	<Strd>	[0..n]	C		Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.		
2.217	+++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	C		Set of elements used to identify the documents referred to in the remittance information.		DK: Reported when available FI: Reported when available NO: Reported when available SE: Reported when available
2.218	+++++	Type	<Tp>	[0..1]	C		Specifies the type of referred document.		

2.219	+++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	M		Provides the type details of the referred document.		
2.220	+++++++	Code	<Cd>	[1..1]	M	Code	Document type in a coded form.	CINV=Commercial Invoice CREN = Credit Note	
2.223	+++++++	Number	<Nb>	[0..1]	C	1 - 35 Text	Unique and unambiguous identification of the referred document	Invoice number or credit note number	
2.224	+++++++	RelatedDate	<RltdDt>	[0..1]	C	Date Time	Date associated with the referred document.		DK: Not used FI: Not used NO: Reported when available SE: Reported when available
2.225	+++++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred document.		DK: Not used FI: Reported when available NO: Reported when available SE: Reported when available
2.228	+++++++	CreditNoteAmount	<CdtNoteAmtCcy="AAA">	[0..1]	{XOR	Amount	Amount specified for the referred document is the amount of a credit note.	Credit note amount	
2.235	+++++++	RemittedAmount	<RmtdAmtCcy="AAA">	[0..1]	XOR}	Amount	Amount of money remitted for the referred document	Remitted amount	
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]	M		Coded or proprietary format creditor reference type.		
2.239	+++++++	Code	<Cd>	[1..1]	M	Code	Type of creditor reference, in a coded form.	Only "SCOR" (=StructuredCommunicationReference)	
2.241	+++++++	Issuer	<Issr>	[0..1]	C	Text		"ISO"	FI: Reported for RF reference if available
2.242	+++++++	Reference	<Ref>	[0..1]	M	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Structured reference for example OCR-references.	DK: OCR-reference FI-kort 71 and 75 FI: Local reference, RF-reference NO: KID reference SE: OCR reference
2.245	+++++++	AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	C	Text	Additional information, in free text form, to complement the structured remittance information.		DK: reported when available FI: not used NO: not used SE: reported when available