

ISO 20022
Extended
Account Statement
camt.053 version 2

Version 1.4.0

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1 Introduction

This document describes the Implementation Guide ISO 20022 Extended Account Statement camt.053.001.02 in Handelsbanken. The Extended Account Statement combines the Account statement (camt.053) with the detailed information from the debit and credit notifications (camt.054). It is possible to receive the Extended Account Statement for accounts in Denmark, Finland, Great Britain, Norway, the Netherlands and Sweden.

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

1.1 Related documents

The documents below contain information to facilitate the implementation of the in the ISO 20022 camt.053.001.02 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 ISO Bank Transaction Codes, camt.053 Extended

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
1.4.0	2022-12-02	Following countries with accounts in Handelsbanken has been removed: DE, EE, FR, LT, LV
1.3.0	2019-03-18	New payment type for Finland: SEPA Instant, new transaction type code in BkTXCd (2.91)
1.2.3	2019-02-20	Proprietary amount, code IBS, used for interbank settlement amount when outgoing cross border payment
1.2.2	2018-04-13	Proprietary amount used for interbank settlement amount, code IBS, when incoming cross border payment
1.1.2	2017-02-14	<ul style="list-style-type: none"> •New improved delivery times •FI: improved structured information for local payments •FI: Exchange rate is not used
1.1.1	2015-11-20	<p>SE: Mobile payments/Swish payments: Transaction details are always shown for mobile payments (Swish).</p> <p>New BTC coding for mobile payments (Swish), always combined with proprietary BTC code 'MOB'. <i>Please note!</i> This coding can be replaced by new ISO standard coding for mobile payments in the future.</p> <p>Creditor account and Debtor account are stated as mobile number or Swish number for mobile payments (Swish), New proprietary code 'MOBNB'</p> <p>Order number, if present, are stated in the tag CdtRefInfn Reference (2.262) with the code 'PUOR'</p> <p>SE: Other changes:</p>

		<p>New BTC coding for Bankgiro charges (Bg Faktura), coded as charges transactions (earlier coded as Direct Debit).</p> <p>New BTC coding for charges regarding outgoing cross border payments, coded as charges transactions (earlier coded as outgoing cross border payments).</p>
1.1.0	2015-06-30	<p>New countries: Estonia, France, Latvia, Lithuania</p> <p>New BTC Code GB for outgoing cross border payments: PMNT/ICDT/XBCT</p>
1.0.0	2013-05-31	Published

2 General rules

The Extended Account Statement (camt.053) message is sent by Handelsbanken to an account owner or to a party authorized by the account owner to receive the message. The Extended Account Statement contains information of all entries, transaction details concerning incoming and outgoing payments as well as the opening and closing balances. All transactions booked as a lump sum/in a batch (e.g Bankgiro payments) are shown as separate items with transaction details such as remittance information, own reference and creditor/debtor. The Extended Account Statement can be used for reconciliation of both incoming and outgoing payments.

The original entries on the account concerning incoming and outgoing payments are extended with relevant detailed transaction information (for example incoming payments from the Bankgiro, incoming payments from SWIFT and from the original payment instructions sent by file transfer) to accomplish an account statement containing as much transaction details as possible to enable automatic reconciliation of the accounts payable and accounts receivable. The (original) entry amount is always shown with one or more transaction details.

2.1 Availability

- Account statements are sent on a daily basis, Monday to Friday, on banking days in the country where the account is operated. The frequency of delivery cannot be changed.
- In the event of technical problems causing a delay on some of the account statements (i.e. only in some country/some countries), there might be several reports sent from the bank. The delayed file(s) are sent to the customer as possible/as soon as the error(s) have been corrected. See delivery times below.
- In the event of technical problems causing a delay on all account statements, the file is sent to the customer as soon as the error has been corrected. See delivery times below.
- In the event of technical problems causing an incorrect account statement, the ambition is always to send a new correct account statement for the affected account to the customer as soon as the error has been corrected.

2.1.1 DELIVERY TIMES

- 06.10 (CET) – first delivery
- 06:45 (CET) – second delivery
- 07:30 (CET) – third delivery
- 08.15 (CET) – last automatic delivery
- Additional delivery due to delays or technical issues

2.2 General restrictions

Transaction details for outgoing payments can only be reported for payments sent by file transfer to Handelsbanken Global Gateway.

Transaction details cannot be reported for payments made on the Internet.

To enable automatic reconciliation the bank recommends that a unique reference is provided for each payment in the file, EndToEndIdentification.

2.3 Country specific restrictions and rules

2.3.1 SWEDEN

- Transaction details cannot be reported for cross border payments booked in a batch. The payments must be booked as individual transactions on the account for the details to be specified in the account statement.
- Transaction details cannot be reported for outgoing Swedish Bankgiro if they are booked as individual transactions on the account.
- Transaction details are always shown for mobile transactions (Swish).

2.3.2 GREAT BRITAIN

A question mark (?) is sometimes used to replace a line break in a text or reference from the original information when unstructured. For example between name and address or between invoice numbers. Please see example files for more details.

2.3.3 THE NETHERLANDS

- To include transaction details about local outgoing payments in the Netherlands a separate agreement must be made with the branch for individual payments to be booked on the account.
- To include transaction details about incoming payments in the Netherlands a separate agreement must be made with the branch for individual payments to be booked on the account.

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.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

3.2 Parties

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

Party ISO 20022	Synonym	Description
Debtor	Originator	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.
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.
Intermediary agent	Correspondent bank	The Bank between the debtor's agent and the creditor's agent

3.3 References and identifications

The Extended Account Statement has the following possible references and identifications on the different levels in the message.

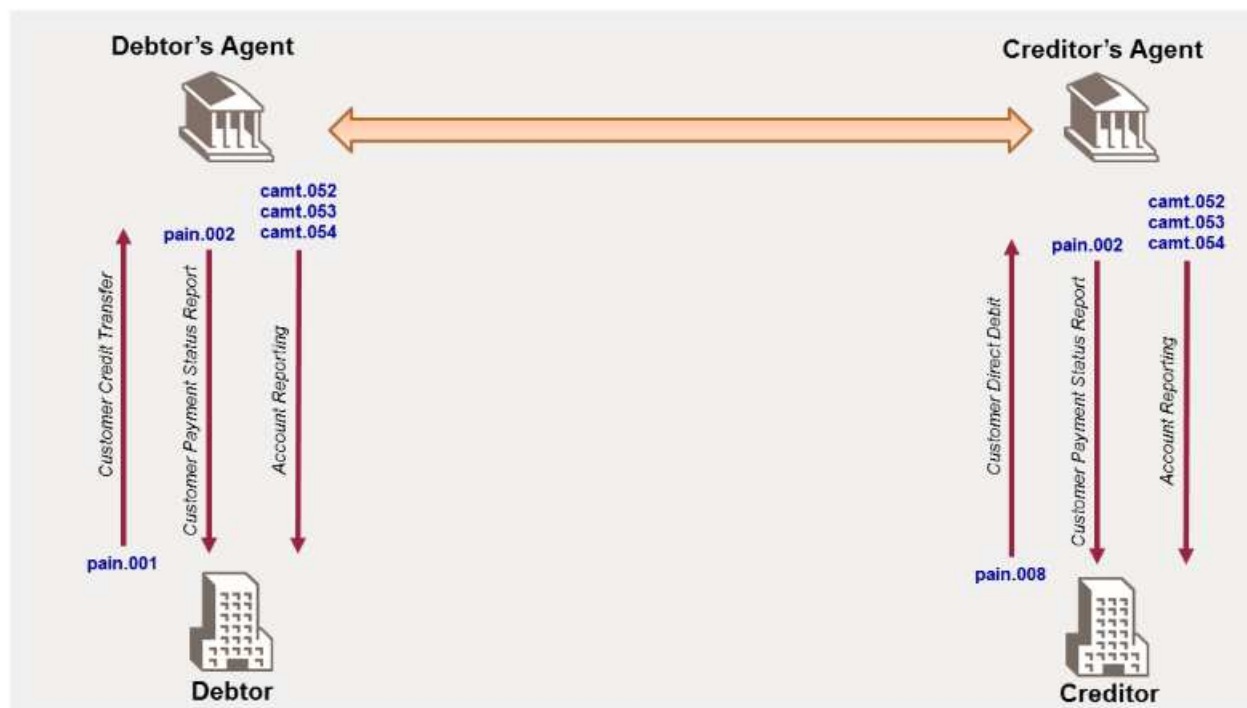
ISO Index	Reference type/ Identification type	Message position and tag name	Description
1.0	<GrpHdr>		
1.1	Message Identification	<GrpHdr><MsgId>	Unique identification of the message.
2.0	<Stmnt>		
2.1	Identification	<Stmnt><Id>	Unique identification of the statement
2.2	ElectronicSequence Number	<Stmnt><ElctmcSeqNb>	Sequential number of the statement
2.76	<Ntry>		
2.77	Entry Reference	<Ntry><NtryRef>	Unique reference per entry within one statement.
2.84	Account Servicer Reference	<Ntry><AcctSvcrRef>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
2.135	<NtryDtls>		
2.144	MessageIdentification	<NtryDtls><TxDtls><MsgId>	Point to point reference, as assigned by the instructing party of the underlying message.
2.146	PaymentInformation Identification	<NtryDtls><TxDtls><PmtInfId>	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
2.147	InstructionIdentification	<NtryDtls><TxDtls><InstrId>	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.
2.148	EndToEnd Identification	<NtryDtls><TxDtls><EndToEndId>	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.
2.152	ClearingSystem Reference	<NtryDtls><TxDtls><ClrSysRef>	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.
2.155	Other Reference	<NtryDtls><TxDtls><Prtry><Ref>	Other information related to the transaction/entry. Stated by the account servicer.

ISO Index	Reference type/ Identification type	Message position and tag name	Description
2.235	Unstructured	<NtryDtls><RmtInf> <Ustrd>	Free text that can be used to help the creditor to identify the transaction if no structured identification is used.
2.243	Referred DocumentInformation Number	<NtryDtls><RmtInf> <RfrdDocInf><Nb>	Unique and unambiguous identification of the referred document. Invoice number or credit note number
2.262	Creditor Reference	<NtryDtls><RmtInf> <CrdrRefInf><Ref>	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.
2.265	AdditionalRemittance Information	<NtryDtls><RmtInf> <AddtlRmtInf>	Additional information, in free text form, to complement the structured remittance information.
2.313	AdditionalTransaction Information	<NtryDtls><RmtInf> <AddtlTxInf>	Further details of the transaction
2.314	AdditionalEntry Information	<NtryDtls><AddtlNtryInf>	Further details of the entry

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.



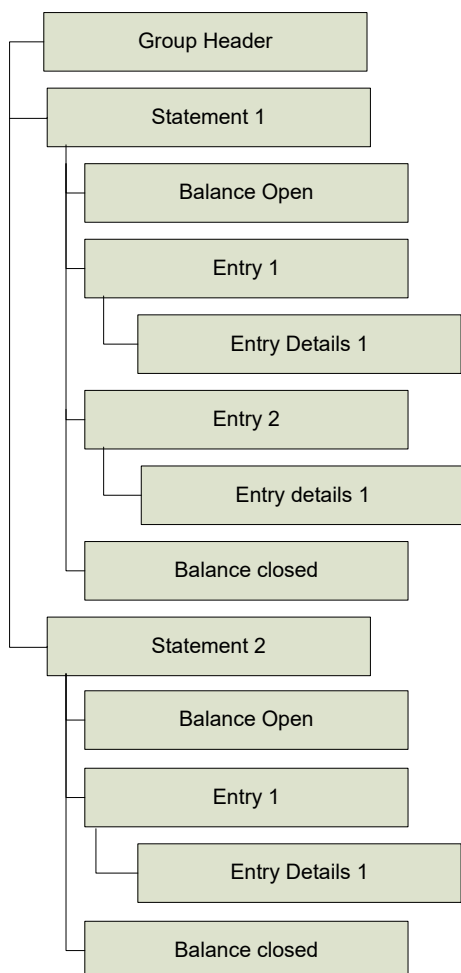
- 1) The Debtor sends a CreditTransferInitiation (pain.001) to the Debtor Agent.
- 2) The Debtor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the file is accepted or rejected.
- 3) The information included in every single payment are validated against each payment system and the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
- 4) The payments will be processed between Debtor Agent and Creditor Agent on the agreed execution date.
- 5) If any of the payment is rejected, the Debtor Agent sends a PaymentStatusReport (pain.002) reporting rejected payments to the Debtor.
- 6) Debtor Agent sends a Debit Notification report (camt.054) reporting executed payments to the Debtor
- 7) Creditor Agent sends a Credit Notification report (camt.054) reporting received payments to the Creditor.
- 8) Debtor Agent or Creditor Agent sends an Interim AccountReport (camt.052) to the Debtor or Creditor.
- 9) Debtor Agent or Creditor Agent sends an Account Statement (camt053) to the Debtor or Creditor.

5 Format specification

This section consists of a technical description of the message type Extended Account Statement ISO 20022 camt.053.001.02.

5.1 Message structure

The camt.053 message is composed of: Group Header, Statement, Balance, Entry and Entry details.



GroupHeader

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

Statement

This building block is mandatory repetitive. It contains elements such as Account and FinancialInstitutionIdentification.

Balance

This building block is mandatory repetitive. It contains Opening booked balance, Closing booked balance and Closing available balance including Dates.

Entry

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

EntryDetails

Entry Details a part of Entry and contains detailed transaction information related to the entry.

5.2 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	Depth	Or	Message Item	XMLTag	Mult.	Status	Type
0.0	-		BankToCustomerStatement	<BkToCstmrStmnt>			
1.0	+		GroupHeader	<GrpHdr>	[1..1]	M	
1.1	++		MessageIdentification	<MsgId>	[1..1]	M	Text
1.2	++		CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
2.0	+		Statement	<Stmnt>	[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.

Heading	Description
Multiplicity	<p>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;</p> <p>[0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once</p> <p>[0..n] this element this element is optional with unlimited repetition</p> <p>[1..1] this element is mandatory and must be present exactly once</p> <p>[1..n] this element is mandatory with unlimited repetition</p>
Status	<p>Indicates the data's status due to Handelsbanken.</p> <p>Optional(O) = optional to include the data in the message</p> <p>Mandatory(M) = the data will be required to ensure a correct process of the payment</p> <p>Conditional(C) = the data is required for certain payments or required dependent on other data in the message</p> <p>Exclusive or(XOR) = one of many data should be used, but not multiple</p> <p>Required(R)= the data is mandatory if an optional or conditional data is used</p>
Type	<p>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.</p>

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
0.0	-	Bank To Customer Statement	<BkToCstmrStmt>	[1..1]	M		camt.053.001.02		
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	
2.0	+	Statement	<Stmt>	[1..n]	M		Reports on booked entries and balances for a cash account.		
2.1	++	Identification	<Id>	[1..1]	M	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.	A unique reference per account, set by Handelsbanken	
2.2	++	ElectronicSequenceNumber	<ElctrcSeqNb>	[0..1]	M	Quantity	Sequential number of the statement, as assigned by the account servicer.	Sequential number of the report, increased incrementally by 1 for each report sent for the account. YYYYnnnn	
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 and 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.		
1.2.1	++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	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]	R	Text	Identification assigned by an institution.	Used if BBAN BBAN account number	
1.2.4	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme		
1.2.5	+++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Used if BBAN '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	
1.2.13	+++	Owner	<Ownr>	[0..1]	M		Party that legally owns the account.		
1.2.26	++++	Identification	<Id>	[0..1]	M		Unique and unambiguous identification of a party.		
1.2.27	+++++	OrganisationIdentification	<OrgId>	[1..1]	M		Unique and unambiguous way to identify an organisation.		
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.	Always 'BANK'	
1.2.56	+++	Servicer	<Svcr>	[0..1]	M		Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account.		

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
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.		
1.2.58	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	BIC of financial institution holding the account	
1.2.59	+++++	ClearingSystemMemberIdentification	<ClrSysMmbld>	[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	<Mmbld>	[1..1]	R	Text			SE: Clearing number
2.11	++	RelatedAccount	<RltdAcct>	[0..1]	C		Identifies the parent account of the account for which the statement has been issued.	Reported if available	SE: Main account reported as BBAN if account in Swedish Central Account
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]	(XOR	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	Used if IBAN IBAN account number	
1.1.2	++++	Other	<Othr>	[1..1]	XOR}		Unique identification of an account, as assigned by the account servicer, using an identification scheme.		
1.1.3	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	Used if BBAN BBAN account number	SE: Main account when Central Account
1.1.4	+++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme		
1.1.5	+++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Used if BBAN 'BBAN'	
2.23	++	Balance	<Bal>	[1..n]	M		Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.		
2.24	+++	Type	<Tp>	[1..1]	M		Specifies the nature of a balance.		
2.25	++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	M		Coded or proprietary format balance type.		
2.26	+++++	Code	<Cd>	[1..1]	M	Code	Balance type, in a coded form.	OPBD = Opening Booked Balance CLBD = Closing Booked Balance CLAV = Closing Available Balance	
2.34	+++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount	Amount of money of the cash balance.	Opening booked balance Closing booked balance Closing available balance	
2.35	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	M	Code	Indicates whether the balance is a credit or a debit balance. A zero balance is considered to be a credit balance.	CRDT = credit DBIT = debit	
2.36	+++	Date	<Dt>	[1..1]	M		Indicates the date (and time) of the balance.		
4.1.0	++++	Date	<Dt>	[1..1]	M	DateTime	Specified date.	Only date in format YYYY-MM-DD will be reported.	
2.43	++	TransactionsSummary	<TxSsumry>	[0..1]	C		Set of elements used to provide summary information on entries.	Provided if there are any entries on the account.	
2.49	+++	TotalCreditEntries	<TtICdtNtries>	[0..1]	C		Specifies the total number and sum of credit entries.	Shown if any credit entries in the statement	
2.50	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Number of individual entries included in the report.	Number of credit entries	
2.51	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report.	Sum of all credit entries	
2.52	+++	TotalDebitEntries	<TtIDbtNtries>	[0..1]	C		Specifies the total number and sum of debit entries.	Shown if any debit entries in the statement	
2.53	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Number of individual entries included in the report.	Number of debit entries	
2.54	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report.	Sum of all debit entries	

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.76	++	Entry	<Ntry>	[0..n]	C		Set of elements used to specify an entry in the statement.	Shown if there are any entries on the account.	
2.77	+++	EntryReference	<NtryRef>	[0..1]	R	Text	Unique reference for the entry.	A unique reference set by Handelsbanken	
2.78	+++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Amount of money in the cash entry.	Amount booked on the account	
2.79	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	R	Code	Indicates whether the entry is a credit or a debit entry.	CRDT = Credit DBIT = Debit	
2.80	+++	ReversalIndicator	<RvslInd>	[0..1]	NU	Indicator	Indicates whether or not the entry is the result of a reversal.	Indicates whether or not the entry is the result of a reversal.	
2.81	+++	Status	<Sts>	[1..1]	R	Code	Status of an entry on the books of the account servicer.	Always 'BOOK'	
2.82	+++	BookingDate	<BookgDt>	[0..1]	R		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		Only date in format YYYY-MM-DD will be reported.	
2.83	+++	ValueDate	<ValDt>	[0..1]	R		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		Only date in format YYYY-MM-DD will be reported.	
2.84	+++	AccountServicerReference	<AcctSvcrRef>	[0..1]	C	Text	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.	Handelsbankens reference to identify the entry. This reference is also provided in camt.054. Reported if available.	
2.91	+++	BankTransactionCode	<BkTxCd>	[1..1]	R		Set of elements used to fully identify the type of underlying transaction resulting in an entry.	Only ISO Bank Transaction Codes are used. See Appendix Bank Transaction Codes	See Appendix Bank Transaction Codes
2.92	++++	Domain	<Domn>	[0..1]	R		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.		
2.93	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the business area of the underlying transaction.		See Appendix Bank Transaction Codes
2.94	+++++	Family	<Fmly>	[1..1]	R		Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format.		
2.95	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the family within a domain.		See Appendix Bank Transaction Codes
2.96	+++++	SubFamilyCode	<SubFmlyCd>	[1..1]	R	Code	Specifies the sub-product family within a specific family.		See Appendix Bank Transaction Codes
2.97	++++	Proprietary	<Prtry>	[0..1]	C		Bank transaction code in a proprietary form, as defined by the issuer.		
2.98	+++++	Code	<Cd>	[1..1]	R	Text	Proprietary bank transaction code to identify the underlying transaction.	Used as a compliment to the standard BTC code.	SE: MOB for mobile payments/Swish
2.135	+++	EntryDetails	<NtryDtls>	[0..n]	C		Set of elements used to provide details on the entry.	The information in the Entry Details/Transaction Details tags varies between countries and payment types. The details are specified as detailed and structured as possible. If available. If the comment below is not specified for incoming or outgoing payments, it concerns both	

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.136	++++	Batch	<Btch>	[0..1]	C		Set of elements to provide details on batched transactions.	Incoming payments: Used when batch booking. See country specific use what payment types. Outgoing payments: Used when batch booking.	Incoming payments DK: Used for FIK payments (FI-kort) FI: Not used NO: Used for payments with KID SE: Used for Bank giro payments SE: Can be used for Swish payments/mobile payments
2.139	+++++	NumberOfTransactions	<NbOfTxs>	[0..1]	R	Text	Number of individual transactions included in the batch.	Number of credit/debit entries in the batch entry	
2.140	+++++	TotalAmount	<TtlAmtCcy="AAA">	[0..1]	R	Amount	Total amount of money reported in the batch entry.	Total amount of credit/debit entries in the batch entry	
2.141	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the batch entry is a credit or a debit entry	CRDT = Credit DBIT = Debit	
2.142	++++	TransactionDetails	<TxDtIs>	[0..n]	R		Set of elements used to provide information on the underlying transaction(s).	The information in the Entry Details/Transaction Details tags varies between countries and payment types. The details are specified as detailed and structured as possible.If available. If the comment below is not specified for incoming or outgoing payments, it concerns both	
2.143	+++++	References	<Refs>	[0..1]	C		Set of elements used to provide the identification of the underlying transaction.		
2.144	+++++	MessageIdentification	<MsgId>	[0..1]	C	Text	Point to point reference, as assigned by the instructing party of the underlying message.	Incoming payments: Not used Outgoing payments: MessageIdentification <MsgId> from pain.001	
2.146	+++++	PaymentInformationIdentification	<PmtInflD>	[0..1]	C	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Incoming payments: Not used Outgoing payments: PaymentInformationIdentification <PmtInflD> from pain.001 or other reference identifying the original payment instruction, if available	
2.147	+++++	InstructionIdentification	<InstrId>	[0..1]	C	Text	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.	Incoming payments: Not used Outgoing payments: Instruction Identification <InstrId> from pain.001, if available	
2.148	+++++	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.	Incoming payments: Reported if available. Outgoing payments: EndToEndIdentification <EndToEndId> from pain.001 or other (own) reference from the original payment instruction identifying the payment, if available. To be used for reconciliation.	
2.152	+++++	ClearingSystemReference	<ClrSysRef>	[0..1]	C	Text	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.	Incoming payments See country specific use Outgoing payments See country specific use	SE: Bankgiro reference for incoming Bank giro payments SE: Payment reference for Swish payments/mobile payments
2.153	+++++	Proprietary	<Prtry>	[0..1]	C		Proprietary reference related to the underlying transaction.		

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.154	+++++	Type	<Tp>	[1..1]	R	Text	Identifies the type of reference reported.	OTHR	
2.155	+++++	Reference	<Ref>	[1..1]	R	Text	Proprietary reference specification related to the underlying transaction.	Other information related to the transaction/entry. Stated by the account servicer.	
2.156	+++++	AmountDetails	<AmtDtls>	[0..1]	C		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 and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.	Incoming payments Original amount Outgoing payments Instructed amount from the original pain.001-message or other payment instruction	
2.1.1	+++++	Amount	<AmtCcy="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.		
2.1.9	+++++	TransactionAmount	<TxAmt>	[0..1]	C		Amount of the underlying transaction.	Incoming payments Transaction amount Outgoing payments Transaction amount	
2.1.10	+++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges.	The amount can be zero Incoming payments: Amount credited to account. Outgoing payments: Amount debited to account.	
2.1.11	+++++	CurrencyExchange	<CcyXchg>	[0..1]	C		Set of elements used to provide details on the currency exchange.	Reported if available when exchange is made.	
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 to 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 in a currency conversion. 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.		
2.1.16	+++++	ContractIdentification	<CtrctId>	[0..1]	C	Text	Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.		
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. Reported if available also if no exchange is made but payment is made in other currency than the local currency.	
2.1.19	+++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount			

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.1.20	+++++++	CurrencyExchange	<CcyXchg>	[0..1]	C		Set of elements used to provide details on the currency exchange.	Reported if available when payment is made in other currency than the local currency.	
2.1.21	+++++++	SourceCurrency	<SrcCcy>	[1..1]	R	Code	Currency from which an amount is to be converted in a currency conversion.		
2.1.22	+++++++	TargetCurrency	<TrgtCcy>	[0..1]	C	Code	Currency to 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 in a currency conversion. In the example 1GBP = xxxCUR, the unit currency is GBP.		
2.1.24	+++++++	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.		
2.1.36	+++++	ProprietaryAmount	<PrtryAmt>	[0..n]	C			Incoming payments: Counter value amount if applicable (AOS). Interbank settlement amount (IBS), the amount sent from the debtor agent. Used only for cross border payments. Outgoing payments: Debtor's own counter value from payment initiation (AOS). Interbank settlement amount (IBS), the amount to be 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 counter-value information IBS = Interbank settlement amount	
2.1.38	+++++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount			
2.172	+++++	Charges	<Chrgs>	[0..n]	C		Provides information on the charges related to the transaction	The charges could be included in the credited or debited amount or booked separately. Reported if available	
2.174	+++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount			
2.175	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the charges amount is a credit or a debit amount.	Always 'DBIT'	
2.176	+++++	Type	<Tp>	[0..1]	R		Specifies the type of charge.		
2.177	+++++++	Code	<Cd>	[1..1]	{XOR	Code	Charge type, in a coded form.	COMM = Commission/The charges are included in the entry amount.	
2.178	+++++++	Proprietary	<Prtry>	[1..1]	XOR}			Used if available 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	
2.180	+++++	Bearer	 	[0..1]	C	Code		CRED - BorneByCreditor DEBT - BorneByDebtor SHAR - Shared	
2.181	+++++	Party	<Pty>	[0..1]	C		Party that takes the transaction charges or to which the transaction charges are due	Party that takes the transaction charges or to which the transaction charges are due	
6.1.0	+++++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R				

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
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.	
6.1.7	+++++++	Name	<Nm>	[0..1]	C	Text			
2.199	+++++	RelatedParties	<RltdPties>	[0..1]	C				
2.200	+++++	InitiatingParty	<InitgPty>	[0..1]	C		Party that initiated the payment that is reported in the entry	Incoming payments: Reported if available Outgoing payments: Initiating party <InitgPty> From pain.001, if available	
9.1.0	+++++++	Name	<Nm>	[0..1]	C	Text			
9.1.12	+++++++	Identification	<Id>	[0..1]	C				
9.1.13	+++++++	OrganisationIdentification	<Orgld>	[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				
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			
2.201	+++++	Debtor	<Dbtr>	[0..1]	C		Party that owes an amount of money to the (ultimate) creditor.	Incoming payments Debtor reported if available Outgoing payments Debtor reported as sent to the bank in pain.001 or other payment instruction. 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			
9.1.6	+++++++	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	<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]	{XOR}	Code			
9.1.19	+++++++	Proprietary	<Prtry>	[1..1]	{XOR}	Text			
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			

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
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			
2.202	+++++	DebtorAccount	<DbtrAcct>	[0..1]	C		Unambiguous identification of the account of the debtor.	Incoming payments: Reported if available, see country specific use Outgoing payments: Reported if available, see country specific use	Incoming payments DK: Local pmts - Sender's account number FI: Not used NO: Local pmts - Sender's account number SE: Local pmts - Sender's bank giro number SE: Mobile payments/Swish - Mobile number or Swish number Outgoing payments SE: Bankgiro number, used when payment from bank giro SE: Mobile payments/Swish - Mobile number or Swish 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]	{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]	R	Text	Identification assigned by an institution.	Debtor account if BBAN or Bankgiro 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	
1.1.6	+++++	Proprietary	<Prtry>	[1..1]	XOR}	Text		See country specific use	SE: BGNR for Bankgiro Number SE: MOBNB for Mobile Number, Swish Number
1.1.11	+++++	Currency	<Ccy>	[0..1]	C	Code	Currency of the account	Reported if available	
2.203	+++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	Incoming payments: Reported if available Outgoing payments: Ultimate debtor reported as sent to the bank 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			
9.1.7	+++++	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	<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]	C	Text			
9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	C				
9.1.18	+++++	Code	<Cd>	[1..1]	R	Code			
9.1.21	+++++	PrivateIdentification	<Prvtld>	[1..1]	XOR}				
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			

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.204	+++++	Creditor	<Ctr>	[0..1]	C		Party to which an amount of money is due.	Incoming payments: Reported if available Outgoing payments: Creditor reported as sent to the bank in pain.001 or other payment instruction	
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text			
9.1.1	+++++	PostalAddress	<PstAdr>	[0..1]	C				
9.1.5	+++++	StreetName	<StrNm>	[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	<Orgld>	[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			
9.1.20	+++++	Issuer	<Issr>	[0..1]	C	Text			
9.1.21	+++++	PrivateIdentification	<Prvtld>	[1..1]	{XOR}				
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			
2.205	+++++	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.	Incoming payments: See country specific use Outgoing payments: Reported if available in pain.001 or other payment instruction	Incoming payments SE: Bank giro number, used when payment to bank giro SE: Mobile payments/Swish - Mobile number or Swish number
1.1.0	+++++	Identification	<Id>	[1..1]	R				
1.1.1	+++++	IBAN	<IBAN>	[1..1]	{XOR	Identifier	International Bank Account Number (IBAN)	Used if IBAN 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.	Debtor account if BBAN or Bankgiro 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.	BBAN' if BBAN	
1.1.6	+++++	Proprietary	<Prtry>	[1..1]	{XOR}	Text		See country specific use	Incoming payments SE: BGNR for Bankgiro Number SE: MOBNB for Mobile Number, Swish Number Outgoing payments DK: OCR for GIRO and FI Creditor Account Number SE: BGNR for Bankgiro Number SE: MOBNB for Mobile Number, Swish number

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.206	+++++	UltimateCreditor	<UltmtCdr>	[0..1]	C		Ultimate party to which an amount of money is due.	Incoming payments: Reported if available Outgoing payments: Ultimate creditor's name reported as sent to the bank in pain.001	
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text			
9.1.11	+++++	AddressLine	<AdrLine>	[0..7]		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]	C	Code			
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]	C				
9.1.30	+++++	Code	<Cd>	[1..1]	C	Code			
9.1.33	+++++	CountryOfResidence	<CtryOfRes>	[0..1]	C	Code			
2.211	++++	RelatedAgents	<RltdAgts>	[0..1]	C		Set of elements used to identify the agents related to the underlying transaction		
2.212	++++	DebtorAgent	<DbtrAgt>	[0..1]	C		Financial institution servicing an account for the debtor.	Incoming payments Debtor's bank, reported if available Outgoing payments BIC of debtor bank	
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	<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.		
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.		GBDSC(Great Britain) SESBA(Sweden) USABA(USA) See external code list for more codes.
6.1.6	+++++	MemberIdentification	<Mmbld>	[1..1]	R	Text		Clearing number/National Bank-Id	
6.1.7	+++++	Name	<Nm>	[0..1]	C	Text			
2.213	++++	CreditorAgent	<CdrAgt>	[0..1]	C		Financial institution servicing an account for the creditor.	Incoming payments: Creditor bank Outgoing payments: Creditor bank if available in pain.001 or other payment instruction	
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		

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
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.		
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.		GBDSC(Great Britain) SESBA(Sweden) USABA(USA) See external code list for more codes.
6.1.6	+++++++	MemberIdentification	<Mmbld>	[1..1]	R	Text		Clearing number/National Bank-Id	
6.1.7	+++++++	Name	<Nm>	[0..1]	C	Text			
2.214	+++++	IntermediaryAgent1	<IntrmyAgt1>	[0..1]	C		Agent between the debtor's agent and the creditor's agent	Incoming payments: Reported if available. Outgoing payments: Intermediary bank if available in pain.001 or other payment instruction	
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	<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.		
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.		
6.1.6	+++++++	MemberIdentification	<Mmbld>	[1..1]	R	Text		Clearing number/National Bank-Id	
6.1.7	+++++++	Name	<Nm>	[0..1]	C	Text			
2.224	+++++	Purpose	<Purp>	[0..1]	C		Underlying reason for the payment transaction.	Incoming payments Reported if available Outgoing payments Reported if sent to the bank in pain.001	
2.225	+++++	Code	<Cd>	[1..1]	R	Code	Code published in an external purpose code list.		
2.234	+++++	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.	Incoming payments Reported if available Outgoing payments Reported as sent to the bank in pain.001 or other payment instruction	
2.235	+++++	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.		

ISO Index	Struct. Seq.	Message Item		Mult.	Status	Type	Definition	Handelsbanken special comments	Country specific use
2.236	+++++	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.		
2.237	+++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	C		Set of elements used to identify the documents referred to in the remittance information.		
2.238	+++++	Type	<Tp>	[0..1]	C		Specifies the type of referred document.		
2.239	+++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Provides the type details of the referred document.		
2.240	+++++	Code	<Cd>	[1..1]	R	Code	Document type in a coded form.	CINV=Commercial Invoice CREN = Credit Note	
2.243	+++++	Number	<Nb>	[0..1]	C	Text	Unique and unambiguous identification of the referred document.	Invoice number or credit note number	
2.245	+++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred document.		
2.248	+++++	CreditNoteAmount	<CdtNoteAmtCcy="AAA">	[0..1]	{XOR}	Amount	Amount specified for the referred document is the amount of a credit note.	Credit note amount	
2.255	+++++	RemittedAmount	<RmdAmtCcy="AAA">	[0..1]	XOR}	Amount	Amount of money remitted for the referred document	Remitted amount	
2.256	+++++	CreditorReferenceInformation	<CdrRefInf>	[0..1]	C		Reference information provided by the creditor to allow the identification of the underlying documents.		
2.257	+++++	Type	<Tp>	[0..1]	C		Specifies the type of creditor reference.		
2.258	+++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Coded or proprietary format creditor reference type.		
2.259	+++++	Code	<Cd>	[1..1]	R	Code	Type of creditor reference, in a coded form.	SCOR = StructuredCommunicationReference PUOR = Purchase Order	SE: PUOR, order number only used for Mobile payments/Swish payments.
2.261	+++++	Issuer	<Issr>	[0..1]	C	Text		ISO Only used if RF-reference	Incoming payments FI: Reported for RF reference if available
2.262	+++++	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-references.	Incoming payments DK: OCR-reference FI-kort 71 and 75 FI: Local reference, RF-reference NO: KID reference SE: OCR reference SE: Order ID Swish/Mobile payment
2.265	+++++	AdditionalRemittanceInformation	<AddtlRmtInf>	[0..3]	C	Text	Additional information, in free text form, to complement the structured remittance information.	Incoming payments: See country specific use Outgoing payments: Reported if available	Incoming payments DK: reported if available SE: reported if available
2.313	++++	AdditionalTransactionInformation	<AddtlTxInf>	[0..1]	C	Text	Further details of the transaction	Unstructured supplementary details related to the transaction/entry, if available.	Reported if available.
2.314	+++	AdditionalEntryInformation	<AddtlNtryInf>	[0..1]	C	Text	Further details of the entry	Supplementary details related to the entry. Reported if available.	Reported if available.