Nordea

Multi-Payout Instant API

Message Implementation Guideline

pain.001.001.09

CustomerCreditTransferInitiationV09

MIG version:	1.1.0
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Table of contents

1. Introduction....3

2. About Multi-Payout Instant API....3

3. Nordea usage of ISO20022 XML format....3

4. Identification and usage of references....6

5. Guidelines....7

1. Introduction

This Message Implementation Guideline (MIG) was prepared on behalf of Nordea Group (hereinafter "Nordea").
The purpose of this documentation is to define how information in payment Messages should be structured for the exchange between the Message sender and Nordea.

2. About Multi-Payout Instant API

Multi-Payout Instant API (MPI) is a fully automated payment solution for corporate customers with the need to send and process multiple SEPA instant transactions. The service reduces manual workload and speeds up processes by enabling execution of multiple payments in one API request, supported by real-time status responses. Multi-Payout Instant improves the process and provides full transparency and automation with a real-time experience. More details about MPI can be found in our Nordea's API market page.

Please note that while MPI supports various Customer Groups and Agreements (Corporate Access - Corporate Cash Management (CCM), Web Services with Corporate Payments Service (WS), eGateway (EGW), Corporate Access Lite (CAL)), pain.001.001.09 must be always used to create payments batch.

3. Nordea usage of ISO20022 XML format

The term "message" is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and Credit Transfer Transaction Information. A message sent to Nordea can contain payments from several Debtors/accounts and can also contain several payment messages.

All elements or tags defined as "Mandatory" by ISO20022 for pain.001.001.09 are included in MPI MIG. This also includes elements or tags that are optional or conditional, depending on specific criteria, as set by the service (or local country infrastructure). Elements or tags not used by the service are not included in this MIG, even if they are included in the "*ISO 20022 Message Definition Report*" or in the "*CGI-MP Implementation Guide for ISO 20022 CustomerCreditTransferInitiation*". This is to enable a smooth introduction of the service for potential users.

The following is a description of used elements and columns in the MIG:

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment

ISO Index No = Reference number that refers to the related description in the "*ISO 20022 Message Definition Report*"
Structural sequence = Informs about which level a specific field is placed within the XML structure
Or = Nordea will provide one or the other field, but not both
Message Item = Refers to the actual tag name in ISO20022 XML, which is also stated under the column XML Tag Name. This can be a Message element (a.k.a. a "field" in a traditional sense), or a Message Component (i.e. a group of information consisting of several elements). Each message element is stated with the element type it comprises (stated under column Type).
XML Tag = Specific code referring to an XML element and will be part of the XML Schema for the identification of an XML element. The "Tag Name" will be stated at the beginning of a string which is to include the

required information (i.e. <Dbtr>) and will end the string with the same "Tag Name", starting with a slash (i.e. </Dbtr>).
Multiplicity = Informs how many times an element can or must be used in MPI.

1..1	One occurrence (required).
1..∞ 1..3	One or several occurrences (value for "∞" represents total number of occurrences) Minimum one occurrence must be used, and maximum 3 occurrences can be used. **Note:** True value of "∞" represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional).
0..∞	None or several occurrences can be used (value for "∞" represents total number of occurrences) **Note:** True value of "∞" represents unlimited number of occurrences.

Type = States the value to be transferred in the actual XML element. There is a total of seven different "Data Type" representations that can be used in a "*CustomerCreditTransferInitiating*": Identifier, Code, Text, Rate, Date Time, Amount & Indicator.

See examples below:

Data Type	Type	ISO Index	Example
Identifier	PartyIdentification135	6.1.12.5.6	SALES COMPANY PARTY
Code	PaymentMethod3Code	6.1.15.4.2	TRF = Credit Transfer
Text	Max35Text	6.1.15.4.1	AA22BB11
Rate	Rate	6.1.15.6.4	10.99999
Date Time	ISODateTime	6.1.12.5.1.2	2014-01-15T10:15:25+02:00
Amount	DecimalNumber	6.1.15.6.3	99999.99

Nordea Use = This column states the classification Nordea uses for each tag/element in this MIG. ISO20022 uses the classification "1.. ∞" as mandatory and "0.. ∞" for optional usage. Nordea uses a slightly more gradient classification, such as:

Attribute		
Code	Terminology	Definition
R	Required	Mandatory by ISO20022 or Required by CGI-MP.
XOR	eXlusive Or	Select either field, but not both.
C	Conditional	Dependent upon certain conditions *or* optional to use by Nordea.

Nordea comment = Informs of special rules or usage for each element. If no comments exist, then standard usage according to ISO20022 applies.

If Nordea forwards a cross-border/cross-currency payment to a beneficiary's bank or an intermediary bank via the Swift network, the non-permitted Swift characters will be replaced by Nordea.

Note: In general, avoid such characters as:

Character	Description
<	Less-than
>	Greater-than
"	Double quote
&	Ampersand
¤	Currency sign (typography)

in name, addresses and remittance information elements. Nordea will if needed convert these characters to blank spaces, to avoid rejections by EBA, local, Swift or other clearings.

4. Identification and usage of references

Reference type	ISO Index (Attribute)	Description
<MsgId>	6.1.12.5.1	Unique identification of the pain.001 message. Will be returned in pain.002 (Original Message Identifier) message from Nordea.
<NbOfTxs>	6.1.12.5.4	Number of transactions included in the pain.001 message. If value is correct, it will be returned in pain.002 (Original Number Of Transactions) message by Nordea.
<CtrlSum>	6.1.12.5.5	A hash value of all included Instructed or Equivalent Amount in the pain.001 message. If value is correct, it will be returned in pain.002 (Original Control Sum) message by Nordea if used by the customer.
<InitgPty>	6.1.12.5.6	Unique identification of the signer of the pain.001 message. Will be returned in the pain.002.
<PmtInfId>	6.1.15.4.1	Unique identification of each Payment Information level in the pain.001 message. Will be returned in the pain.002 (Original Payment Information Identifier) messages by Nordea.
<EndToEndId>	6.1.11.2.2	End-to-End Identification is unique for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002.
<UETR>	6.1.11.2.3	Unique End-to-End Identification for each single Credit Transfer Transaction in the pain.001 message. Will be returned in pain.002.

5. Guidelines

NOTE: pain.001.001.09 schema elements which are not present in the guidelines table below are not accepted by Multi-Payout Instant API and might cause request rejection.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	-		**Customer Credit Transfer Initiation**	<CstmrCdtTrfInitn>				Message root, identifying message type.
6.1.12 .5	+		GroupHeader	<GrpHdr>	[1..1]	GroupHeader85	R	A set of characteristics shared by all individual Payment Information & transactions included in the message.
6.1.12 .5.1	++		MessageIdentification	<MsgId>	[1..1]	Max35Text	R	Unique for each customer min. 90 calendar days. Will be returned in status message.
6.1.12 .5.1.2	++		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	R	Date and time at which the message was created. Nordea applies UTC or local time. Example: 2021-12-03T14:45:35+01:00 **Valid values:** Current date -30 calendar days
6.1.12 .5.4	++		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumText	R	Number of individual transactions contained in the message. Will be validated, and Message rejected if incorrect value is detected.
6.1.12 .5.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	Total of all individual amounts included in the message, irrespective of currencies. **Nordea:** 13 digits + 2 decimals allowed If included, value will be checked, and Message rejected if incorrect value. The sum is the hash total of values in Instructed or Equivalent Amount.
6.1.12 .5.6	++		InitiatingParty	<InitgPty>	[1..1]	PartyId135	R	Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.
6.1.14 .1.1	+++		Name	<Nm>	[0..1]	Max140Text	C	Name by which a party is known, and which is usually used to identify that party. 70 characters of name can be used.
6.1.14 .1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	Unique and unambiguous identification of a party. Required when Agreement-Type = CCM, EGW and CAL, optional when Agreement-Type = WS
	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentifi-cation29	R	Unique and unambiguous way to identify an organisation.
	+++++		AnyBIC	<AnyBIC>	[0..1]	AnyBICDec2014Iden-tifier	C	Code allocated to organisations by the ISO 9362:2014 Registration Au-thority, under an international identification scheme, as described in the

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
								latest version of the standard ISO 9362:2014 Banking (Banking telecommunication messages, Bank Identifier Codes). Must be agreed with Nordea. Pattern: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
	+++++		LEI	<LEI>	[0..1]	LEIIdentifier	C	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} LEI can only be used in combination with AnyBIC or Other.
	+++++		Other	<Othr>	[0..1]	GenericOrganisation Identification1	C	Unique identification of an organisation, as assigned by an institution, using an identification. Required when Agreement-Type = CCM, CAL, EGW, EGW_WS, EGW_CCM is used. Signer ID from CAF Service (within CCM agreement), Signer ID from CAL agreement or UNB ID from eGateway. Can be also used for providing CPS Service ID when 'WS' Agreement-Type is used. Cannot be used if CPS Service ID is provided in <PmtInf><Dbtr><Id><OrgId><Othr><Id>. Maximum 1 occurrence supported by Nordea.
	++++++		Identification	<Id>	[1..1]	Max35Text	R	Signer ID/UNB ID/CPS Service ID.
	++++++		SchemeName	<SchmeNm>	[1..1]	OrganisationIdentification-SchemeName1Choice	R	Name of the identification scheme.
	+++++++		Code	<Cd>	[1..1]	ExternalOrganisation Identification1Code	R	**Used codes:** CUST = Customer Number (for CCM, CAL and EGW agreements) BANK = Bank Part Identification (for WS agreement)
6.1.15 .4	+		PaymentInformation	<PmtInf>	[1..∞]	PaymentInstruction30	R	A set of characteristics shared by all individual transactions included in the message.
6.1.15 .4.1	++		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	R	Will be returned in a Status Report pain.002. Unique for each customer min. 90 calendar days.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.15 .4.2	++		PaymentMethod	<PmtMtd>	[1..1]	Payment Method3Code	R	**Used codes:** TRF = Credit Transfer
6.1.15 .4.3	++		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndica-tor	C	**Used codes:** false = Single booking requested
6.1.15 .4.4	++		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumText	C	
6.1.15 .4.5	++		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	C	The value is the sum of the hash value in Instructed or Equivalent Amount. If used, the value will be validated, and Payment Information level rejected if found incorrect. 11 digits + 2 decimals allowed.
6.1.15 .4.6	++		PaymentTypeInformation	<PmtTpInf>	[1..1]	PaymentTypeInform-ation26	R	A set of elements used to further specify the type of transaction. Re-quired at either Payment or Transaction Level but should not be present at both levels.
6.1.16 .1.1	+++		InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	C	**Used codes:** NORM = Normal processing
6.1.16 .1.2	+++		ServiceLevel	<SvcLvl>	[1..1]	ServiceLevel8Choice	R	Agreement/rule under which the credit transactions should be pro-cessed. Maximum 1 occurrence supported by Nordea.
	++++		Code	<Cd>	[1..1]	External ServiceLevel1Code	R	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **Used codes:** SEPA = Single Euro Payments Area
6.1.16 .1.3	+++		LocalInstrument	<LclInstrm>	[1..1]	LocalInstrument2 Choice	R	Used for instant payment or for same day clearing and neutral date of availability.
	++++		Code	<Cd>	[1..1]	External LocalInstru-ment1Code	R	Only INST (Instant Credit Transfer) or SCT (SEPA Credit Transfer) are al-lowed. SCT can be used only for FI debtor accounts

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6.1.16 .1.4	+++		CategoryPurpose	<CtgyPurp>	[0..1]	CategoryPur-pose1Choice	C	Specifies the high-level purpose of the instruction based on a set of pre-defined categories.
	++++		Code	<Cd>	[1..1]	External CategoryPur-pose1Code	R	**Used codes**: SUPP = Supplier payment (Default Value)
6.1.15 .4.7	++		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	DateAndDa-teTime2Choice	R	Requested execution is the date or date/time when the payment will be booked and processed if sufficient funds on the account.
	+++		Date	<Dt>		ISODate	R	Requested execution date. Only present date is allowed.
6.1.15 .4.9	++		Debtor	<Dbtr>	[1..1]	PartyIdentification32	R	Debtor Name, Country and Identification are required. **Note:** Debtor identifies the legal owner of the Debtor Account which will be fetched from Nordea's internal records, if provided to the beneficiary.
6.1.14 .1.1	+++		Name	<Nm>	[1..1]	Max140Text	R	70 characters of name can be used.
6.1.14 .1.2	+++		PostalAddress	<PstlAdr>	[1..1]	PostalAddress24	R	Information that locates and identifies a specific address, as defined by postal services.
	++++		Department	<Dept>	[0..1]	Max70Text	C	
	++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
	++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	Name of a street or thoroughfare.
	++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
	++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
	++++		Floor	<Flr>	[0..1]	Max70Text	C	

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	++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
	++++		Room	<Room>	[0..1]	Max70Text	C	
	++++		PostCode	<PstCd>	[0..1]	Max16Text	C	Number identifying the postal code in a mailing address.
	++++		TownName	<TwnNm>	[0..1]	Max35Text	C	Name of a built-up area, with defined boundaries, and a local government.
	++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
	++++		DistrictName	<DstrctNm>	[0..1]	Maxstatus = 35Text	C	
	++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
	++++		Country	<Ctry>	[1..1]	CountryCode	R	Country is required by CGI-MP schema.
	++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
6.1.14 .1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	Unique and unambiguous identification of either a party or specific agreement with Nordea. Required when Agreement-Type = CCM or CAL, optional when Agreement-Type = WS
	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification29	R	Unique and unambiguous way to identify an organisation.
	+++++		Other	<Othr>	[1..1]	GenericOrganisationIdentification1	R	Identification either assigned by official authorities or between Nordea and the customer.
	++++++		Identification	<Id>	[1..1]	Max35Text	R	Customers CCM Agreement number (for CCM agreement type), CAL agreement number (for CAL agreement type) or CPS Service ID (for WS agreement type). If CPS Service ID is already provided in <GrpHdr><InitgPty><Id><OrgId><Othr><Id>, it cannot be used here. Only one agreement number/CPS Service ID is allowed within the batch.
	++++++		SchemeName	<SchmeNm>	[1..1]	OrganisationIdentificationSchemeName1Choice	R	Name of the identification scheme.
	+++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used codes:** BANK = Bank Party Identification
6.1.15 .4.10	++		DebtorAccount	<DbtrAcct>	[1..1]	CashAccount38	R	
6.1.1. 4.1	+++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
	++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	Only IBAN can be used. Allowed values: Agreement-Type = WS or EGW_WS - Only IBANs starting with 'FI' All other Agreement-Type - 'FI', 'SE', 'DK' are allowed

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
6.1.1.4.3	+++		Currency	<Ccy>	[1..1]	ActiveOrHistoricCurrencyCode	R	Allowed values: • FI IBAN – EUR • SE IBAN - EUR or SEK • DK IBAN - EUR or DKK
6.1.15.4.11	++		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification6	R	Financial institution servicing an account for the debtor.
6.1.10.4.1	+++		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification18	R	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	++++		BICFI	<BICFI>	[1..1]	BICFIDec2014Identifier	R	BICFI needs to match debtor account country: • FI – NDEAFIHH • SE – NDEASESS • DK - NDEADKKK
	++++		Name	<Nm>	[0..1]	Max140Text	C	
	++++		PostalAddress	<PstlAdr>	[1..1]	PostalAddress24	R	
	+++++		Department	<Dept>	[0..1]	Max70Text	C	
	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	
	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	
	+++++		Room	<Room>	[0..1]	Max70Text	C	
	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
	+++++		Country	<Ctry>	[1..1]	CountryCode	R	
	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	

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6.1.15 .4.14	++		UltimateDebtor	<UltmtDbtr>	[0..1]	PartyId135	C	If Ultimate Debtor is used, Name is required.
6.1.14 .1.1	+++		Name	<Nm>	[1..1]	Max140Text	R	70 characters of name can be used.
6.1.14 .1.3	+++		Identification	<Id>	[0..1]	Party38Choice	C	
	++++		OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentifi-cation8	R	Unique and unambiguous way to identify an organisation. Potentially for Virtual Account Management according to CGI-MP.
	+++++		Other	<Othr>	[0..∞]	GenericOrganisat-ionIdentification1	C	Unique identification of an organisation, as assigned by an institution, us-ing an identification scheme.
	++++++		Identification	<Id>	[1..1]	Max35Text	R	Corporate id number is optional to use (CUST).
	++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentifi-cat-ionSchemeName1Ch oice	C	Name of the identification scheme.
	+++++++		Code	<Cd>	[0..1]	ExternalOrganisat-ionIdentificat-ion1Code	C	**Used code:** CUST = Customer Number
6.1.15 .4.18	++		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..∞]	CreditTransferTrans-actionInformation10	R	A set of elements used to provide information on the individual transac-tion(s) included in the message.
6.1.15 .6.1	+++		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentificat-ion1	R	A set of elements used to reference a payment instruction.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	++++		InstructionIdentification	<InstrId>	[1..1]	Max35Text	R	Instruction Id – Customers point-to-point reference number.
	++++		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	R	The end-to-end id must be unique for each customer for a min. period of 90 calendar days. This will be used for duplicate control at transaction level.
	++++		UETR	<UETR>	[0..1]	UUIDv4Identifier	C	Universally unique identifier to provide an end-to-end reference of a payment transaction. This will be used for duplicate control at transaction level. Pattern: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
6.1.15 .6.3	+++		Amount	<Amt>	[1..1]	AmountType3Choice	R	Negative amount not allowed. Currency code for the credit currency must be stated.
	++++		InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistor-icCurrencyAndA-mount	R	Only EUR can be used. 9 digits + 2 decimals allowed.

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6.1.15 .6.16	+++		Creditor	<Cdtr>	[1..1]	PartyIdentification32	R	Creditor Name and Country are required.
	++++		Name	<Nm>	[1..1]	Max140Text	R	70 characters of name can be used.
	++++		PostalAddress	<PstlAdr>	[1..1]	PostalAddress24	R	
	+++++		Department	<Dept>	[0..1]	Max70Text	C	
	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	
	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	
	+++x+		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
	+++++		Room	<Room>	[0..1]	Max70Text	C	

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	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
	+++++		TownName	<TwnNm>	[0..1]	Max35Text	C	
	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
	+++++		Country	<Ctry>	[1..1]	CountryCode	R	Country must always be present.
	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
	++++		Identification	<Id>	[0..1]	Party38Choice	C	
	+++++	{Or	OrganisationIdentification	<OrgId>	[0..1]	OrganisationIdentification29	XOR	Unique and unambiguous way to identify an organisation.
	++++++		Other	<Othr>	[0..∞]	GenericOrganisationIdentification1	C	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
	+++++++		Identification	<Id>	[1..1]	Max35Text	R	
	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentification-SchemeName1Choice	C	Name of the identification scheme.
	++++++++		Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	R	**Used codes:** CUST = Customer Number (Used for SEPA payments – for all countries)
	+++++	Or}	PrivateIdentification	<PrvtId>	[0..1]	PersonIdentification13	XOR	Unique and unambiguous identification of a person, for example a passport.
	++++++		Other	<Othr>	[0..∞]	GenericPersonIdentification1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
	+++++++		Identification	<Id>	[1..1]	Max35Text	R	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	+++++++		SchemeName	<SchmeNm>	[1..1]	PersonIdentification SchemeName1Choice	R	Name of the identification scheme.
	++++++++		Code	<Cd>	[1..1]	ExternalPerson Identification1Code	R	**Used codes:** SOSE = Social Security Number (Used for SEPA payments – for all countries)
6.1.15 .6.17	+++		CreditorAccount	<CdtrAcct>	[1..1]	CashAccount24	R	
	++++		Identification	<Id>	[1..1]	AccountIdentification4Choice	R	Unique and unambiguous identification for the account between the account owner and the account servicer.
	+++++		IBAN	<IBAN>	[1..1]	IBAN2007Identifier	R	
6.1.15 .6.5	+++		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearer-Type1Code	C	**Used codes**: SLEV = Following Service Level
6.1.15 .6.18	+++		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyId135	C	If Ultimate Creditor is used, Name is required.
	++++		Name	<Nm>	[1..1]	Max140Text	R	70 characters of name can be used.
	++++		PostalAddress	<PstlAdr>	[0..1]	PostalAddress24	C	Information that locates and identifies a specific address, as defined by postal services.
	+++++		Department	<Dept>	[0..1]	Max70Text	C	
	+++++		SubDepartment	<SubDept>	[0..1]	Max70Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	+++++		StreetName	<StrtNm>	[0..1]	Max70Text	C	BuildingNumber included in StreetName. **Note:** If combined structured and unstructured address used and Street-Name not present, first line of AddressLine will be used as StreetName.
	+++++		BuildingNumber	<BldgNb>	[0..1]	Max16Text	C	Number that identifies the position of a building on a street.
	+++++		BuildingName	<BldgNm>	[0..1]	Max35Text	C	
	+++++		Floor	<Flr>	[0..1]	Max70Text	C	
	+++++		PostBox	<PstBx>	[0..1]	Max16Text	C	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.
	+++++		Room	<Room>	[0..1]	Max70Text	C	
	+++++		PostCode	<PstCd>	[0..1]	Max16Text	C	
	+++++		TownName	<TwnNm>	[1..1]	Max35Text	R	Name of a built-up area, with defined boundaries, and a local govern-ment. TownName is required by CGI-MP schema.
	+++++		TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	C	
	+++++		DistrictName	<DstrctNm>	[0..1]	Max35Text	C	
	+++++		CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	C	Identifies a subdivision of a country such as state, region, county.
	+++++		Country	<Ctry>	[1..1]	CountryCode	R	If address used, Country must be present.
	+++++		AddressLine	<AdrLine>	[0..7]	Max70Text	C	
	++++		Identification	<Id>	[0..1]	Party38Choice	C	Can be used for SEPA payments for all countries.
	+++++	{Or	OrganisationIdentification	<OrgId>	[0..1]	OrganisationIdentifi-cation8	XOR	Unique and unambiguous way to identify an organisation. Potentially for Virtual Account Management according to CGI-MP.
	++++++		Other	<Othr>	[0..∞]	GenericOrganisat-ionIdentification1	C	Unique identification of an organisation, as assigned by an institution, us-ing an identification scheme.
	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Identification assigned by an institution.
	+++++++		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentifi-cationSchemeName-1Choice	C	Name of the identification scheme.
	++++++++		Code	<Cd>	[1..1]	ExternalOrganisat-ionIdentificat-ion1Code	R	**Used code:** CUST = Customer Number
	+++++	Or}	PrivateIdentification	<PrvtId>	[0..1]	PersonIdentificat-ion13	XOR	Unique and unambiguous identification of a person, for example a pass-port.
	++++++		Other	<Othr>	[0..∞]	GenericPersonIdenti-fication1	R	Unique identification of a person, as assigned by an institution, using an identification scheme.
	+++++++		Identification	<Id>	[1..1]	Max35Text	R	Unique and unambiguous identification of a person.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	+++++++		SchemeName	<SchmeNm>	[0..1]	PersonIdentificat-ionSchemeName1Choice	R	Name of the identification scheme.
	++++++++		Code	<Cd>	[1..1]	ExternalPersonIdenti-fication1Code	R	**Used code:** SOSE = Social Security Number
6.1.15 .6.21	+++		Purpose	<Purp>	[0..1]	Purpose2Choice	C	Can either be used for SEPA payments (<Cd>) to inform about the pur-pose of the payment or for domestic payments (<Prtry>) when reference to be quoted on statement. **Note:** Only one occurrence allowed. **Request for Transfer:** Information will not be processed.
	++++		Code	<Cd>	[1..1]	ExternalPur-pose1Code	R	**Used codes**: SUPP = Supplier payment
6.1.15 .6.25	+++		RemittanceInformation	<RmtInf>	[1..1]	RemittanceInformat-ion16	R	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	++++	{Or	Unstructured	<Ustrd>	[0..1]	Max140Text	XOR	Numbers in parenthesis () indicates the number of lines and characters that will be provided as information to the beneficiary. To avoid reconciliation problems for Creditor it is advised to structure the information or invoices in accordance to local rules. Only one occurrence of 140 characters can be used.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	++++	Or}	Structured	<Strd>	[0..999]	StructuredRemit-tanceInformation16	XOR	Within one <Strd> element maximum 140 characters can be used (includ-ing tag names (ex. <RfrdDocInf>)).
	+++++		ReferredDocumentInformation	<RfrdDocInf>	[0..1]	ReferredDocument-Information7	C	Only to be used once per instance of <Strd>.
	++++++		Type	<Tp>	[1..1]	Referred-DocumentType4	R	Specifies the type of referred document.
	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	Referred-DocumentType3Cho-ice	R	
	++++++++		Code	<Cd>	[1..1]	DocumentType6Code	R	**Used codes:** CINV = Commercial Invoice CREN = Credit Note
	++++++		Number	<Nb>	[0..1]	Max35Text	C	

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	+++++		ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	RemittanceAmount2	C	Amount is mandatory if more than one structured is used and cannot contain zero. Total amount for all Structured Remittance Information within one Credit Transfer Transaction must equal amount on Credit Transfer Transaction level and cannot result in a zero amount and can never result in a negative amount.
	++++++		DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Only EUR can be used. 9 digits + 2 decimals allowed.
	++++++		CreditNoteAmount	<CdtNoteAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CINV. Only EUR can be used. 9 digits + 2 decimals allowed.
	++++++		RemittedAmount	<RmtdAmt Ccy="AAA">	[0..1]	ActiveOrHistoricCurrencyAndAmount	C	Cannot be used in combination with code CREN. Only EUR can be used. 9 digits + 2 decimals allowed.
	+++++		CreditorReferenceInformation	<CdtrRefInf>	[0..1]	CreditorReferenceInformation2	C	Reference information provided by the creditor to allow the identification of the underlying documents.
	++++++		Type	<Tp>	[1..1]	CreditorReferenceType2	R	Specifies the type of creditor reference.
	+++++++		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	R	Coded or proprietary format creditor reference type.
	++++++++		Code	<Cd>	[1..1]	DocumentType3Code	R	**Used code:** SCOR = Structured Communication Reference
	+++++++		Issuer	<Issr>	[0..1]	Max35Text	C	**Recommended:** ISO = International Standardisation Organisation reserved for ISO 11649 international creditor's reference.

ISO Index	Structural sequence	Or	pain.001.001.09 Payment Initiation Message Item	XML Tag	Mult.	Type	Nordea Use	Nordea comment
	++++++		Reference	<Ref>	[1..1]	Max35Text	R	Please see <Strd> for possible combined invoice, Creditor Reference and credit note usage. **Recommended:** RF Creditor Reference (ISO 11649) maximum 25 characters. **Finland:** Creditor Reference can contain RF Creditor Reference (ISO 11649) maximum 25 characters or local reference maximum 20 characters.