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Länsförsäkringar Bank Message Implementation Guidelines

For ISO 20022; PAIN001.001.09 and PAIN002.001.10

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1 Introduction

The Swedish banking market is adopting the international standard ISO20022 for payment messages. It will be a rollout over several years, and where we will develop new products and services around the credit transfer message for payments to bank accounts, Bankgiro numbers and Plusgiro numbers. It covers account transfers, bill payments, salary, pension, and social security benefits. Fully built, this new standard will improve integration with the international bank standards and benefit all our customers.

This document is a Message Implementation Guide for implementing payment messages to Länsförsäkringar Bank. It follows closely the Nordic Payment Council Rulebook, which aims to create a common payment rulebook for the Nordic countries, which is to be used by the new payment infrastructure in Sweden. Adopting the ISO20022 message standard is the first step toward this goal.

This version of the Message Implementation Guide describes the XML format PAIN.001.001.09 and the status report PAIN.002.001.10 to create payment message files towards Länsförsäkringar Bank. *This is version 1.2 to cater for the need for corporate customers to move to ISO20022 instead of using the Bankgiro formats, and Länsförsäkringar Bank is planning to stepwise upgrade the usage of the information in the pain.001 messages until the new infrastructure is fully implemented in Sweden.* Until then, there are parts in the message XML that, although allowed, will be ignored in the payment process. This is mostly related to transaction information like references and the debtor and creditor parties involved. They will be forwarded when possible. The message will be validated against the Länsförsäkringar Banks XSD schema for PAIN.001.001.09.

This version will be available to start using during spring 2026. Information regarding exact date will be communicated later.

Länsförsäkringar Bank will not allow using IBAN as creditor account until it can be used in the Swedish payment infrastructure currently planned to be done during 2026. Usage of BBAN as creditor account is supported and recommended in these cases.

One specific consideration is that Länsförsäkringar Bank will handle salary-like payments and non-salary payments separately. It means that salary payments must be grouped together and not mixed with non-salary payments, as described in the chapter Credit Transfer Transaction Information.

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1.1 Definitions

Term	Description
NPC	The Nordic Payments Council manage the Nordic payment schemes in the future to facilitate payments within the Nordic countries. The main objective for the NPC is to contribute to harmonised payments in the Nordics.
NCT	NPC Credit Transfer, transfers that follow Nordic Payment Councils payment scheme.
BIC	The Bank Identification Number is an international standard for bank identification.
IBAN	International Bank Account Number.
BBAN	The Basic Bank Account Number consists of a clearing number followed by the bank account number.
XML	Extensible Markup Language, an open standard messaging format.
XSD	An XML based schema to describe and validate an XML.

1.2 Character set

The ISO20022 XML message must follow UTF-8 character encoding. Allowed characters supported are the Latin character set commonly used in international communication and in addition to this the Scandinavian characters and the @-sign, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + @ Space

References, identifications, and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above excluding Scandinavian characters and the @-sign
- Content must not start or end with a '/'
- Content must not contain '//'

If invalid characters are included in references, identifications and identifiers the message or the transaction will be rejected (for list of fields see appendix). If invalid characters are included in other free text fields Länsförsäkringar Bank will

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replace the character with blank before sending transaction to beneficiary bank or in some cases reject the transaction (rejections will be reported in the pain.002).

1.3 Message Validation

When a PAIN.001 message is sent to Länsförsäkringar Bank, it goes through several validation steps. This is to secure correct handling of the transactions from the debtor's account to the creditor's account.

Länsförsäkringar Bank will only report rejected or pending transactions in PAIN.002. Executed transactions which has been sent to the beneficiary will be reported in CAMT.053 (account statement) or specific CAMT.054 (debit credit notification) for PAIN.001 initiated transactions.

After receiving a PAIN.001 message, these validations take place (PAIN.002 error codes in parenthesis):

- XML validation against the XSD schema (FF01).
- Check for duplicates (AM05).
- Verification of control sums (AM10).
- Verification of the number of transactions (AM18).
- At least one transaction has zero amount (AM01)
- Not allowed currency (AM03)
- Invalid date (DT01)
- Invalid service level code (FF04)
- Invalid local instrument code (FF05)
- Invalid category purpose code (FF06)
- Invalid character set (RR10)
- Not allowed amount (AM02)
- Too low amount (AM06)
- Element content includes more than 140 characters (CH15)
- Decimal points not compatible with currency (CH20)

A failure in any of these validations will result in a rejection of the message, and a PAIN.002 message will be sent back to the sender with the reason code for rejection (RJCT). If the message passes these validations, it continues to a second validation in the payment sections in the message, where the debtor's account is specified.

- Check that the debit account is valid (AC02).
- Check that the debit account is active (AC05).
- In the case the debit account is a Bankgiro number, check if it is active and connected to an LF account (AC02).
- Check if the account has payment restrictions (AG01).
- Check if the requested execution date is within 12 months (CH03).

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- Check if the requested execution date is in the past (CH04).
- Check if debtor ID also is owner of the debtor account (RC03).

Failure at this level will result in a rejection of that payment section, and a PAIN.002 (RJCT) will be sent out, but other payment sections in the same message can still go through.

Further validations are made in the transaction sections for a valid payment section. This is where the receiving creditors and the creditors' accounts are specified.

- Creditor account type is set as off (AC14).
- Check if the creditor account is valid (AC03).
- If Creditor account type is BBAN, Creditor Name is specified (BE22).
- In the case of Bankgiro number or Plusgiro number, check if it is valid and active (AC03).
- In the case of Plusgiro number, check if it will expire before the execution date (AC04).
- In the case of an OCR message, check if it is valid (RR09).
- Check that no other structured reference codes apart from SCOR (RR07) comes.
- Verify that the remitted amount equals the instructed amount (AM09).
- Verify that creditors bank is known by Bankgirot (CNOR).
- Verify that creditors bank is connected to Bankgiro (AB08).
- Verify that creditors bank allows ERI (ERIN).

Any failure on this level will result in a PAIN.002 (RJCT) for the failed transaction.

The successful transactions will be stored until the execution date or the next banking day if the execution date is not a banking day. New validations occur on that date, first on the payment level.

- Check that the debit account is active (AC05).
- Check if the debit account is a blocked account (AC06).
- Check that the debit Bankgiro number is active (AC02).
- Check if transactions from the debit account are allowed (AG01).
- Check if a transaction is within the limit of an account (AM14).
- Check if there are funds available in the account (AM04).
- Check if debtor ID also is owner of the debtor account (RC03).

If there are insufficient funds on the account, but the other checkpoints are valid, a PAIN.002 is sent out with the reason code pending (PDNG). A PAIN.002 with reject reason (RJCT) is sent out if any other validations fail. We will re-try to send a pending transaction until funds are available, according to LF business rules but

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after the last unsuccessful try, a PAIN.002 (RJCT) is sent out. The last group of validations happens just before the transaction takes place.

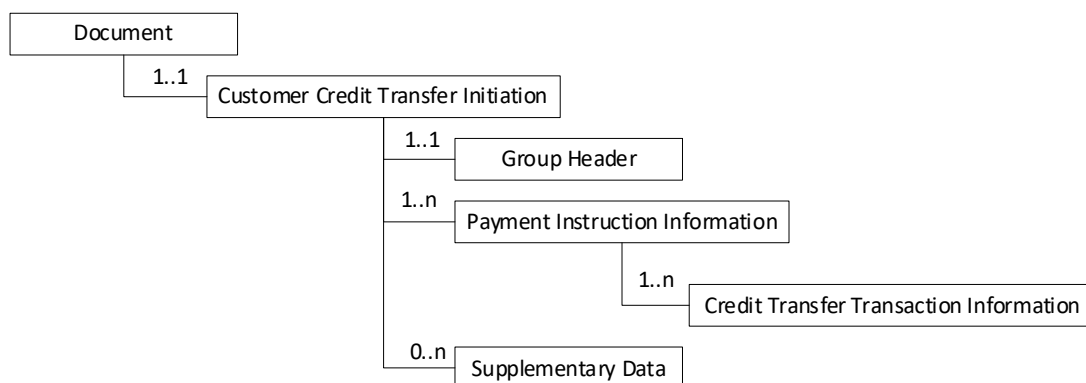
- Check that the credit account is not closed (AC07).
- In the case of Bankgiro number or Plusgiro number, check if it is valid and active (AC03).
- Check that the credit account is not blocked (AC06).
- In the case of an outside bank account, check that it is not blacklisted (AC06).
- Verify that creditors bank is known by Bankgirot (CNOR).
- Verify that creditors bank is connected to Bankgiro (AB08).
- Verify that creditors bank allows ERI (ERIN).

Failure of these last validations will result in a PAIN.002 with reason code reject (RJCT). A successful transaction without any validation failure will not result in a PAIN.002 message. Reporting of successful transfers will be done in CAMT.053 (account statement) or specific CAMT.054 (debit credit notification) for PAIN.001 initiated transactions.

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2 Message Specification PAIN.001



Payment messages are sent from the paying party, a bank customer, through any payment generating system and to the bank. The XML messages in the ISO20022 standard are separated into several types of messages. The primary message type for initiating payments by a debtor to a creditor is PAIN.001. It contains information about the requested payments, the involved parties and the purpose of the payments. When the message has reached LF Bank, it goes through a validation process in several stages until the payments are executed. If any of these validations fail, the bank system will generate a message called PAIN.002. This message aims to give the paying party information regarding the issue with the payment. Depending on the scope of the issue, the whole transaction, or part of it, may be rejected. Each PAIN.001 message can generate several PAIN.002 messages over time, depending on the requested execution dates of the transactions. Typically, no PAIN.002 is generated at all, which means that the payment message has been handled successfully.

A PAIN.001 message can have one or more payment sections. Each payment section specifies a sender account and the type of payment. The payment section then consists of one or more credit transfer transactions, to the recipients of the payments. Länsförsäkringar Bank wants to receive different payment types in separate payment sections as a way to keep a distinction between different services. Normal payments must be separated from Salary, Pension, and Social Security Benefit Payments – see below page 10 and 14.

In ISO20022 XMLs, there are Code elements, tag name **Cd**, which are standardized. Länsförsäkringar Bank will only allow those specified in our XSD document.

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The tag Supplementary Data will not be used by Länsförsäkringar Bank.

2.1 Document tag

Document tag is used to define the schema reference for the pain.001 file. XML Schema or XSD is the xml document built to validate the attributes of an XML File. The pain.001 file should pass the XSD validation for it to be loaded in the payment system. The XSD document will be shared for user to pre-validate the file before sending it to Bank. The XSD version should be mentioned correctly in the document tag.

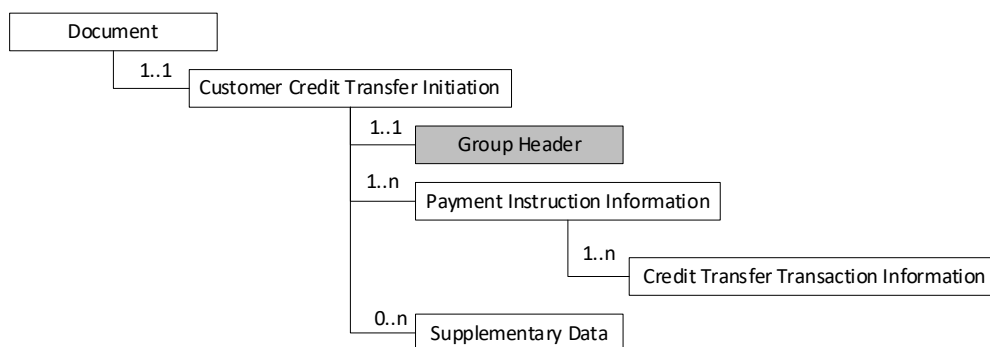
Example of a document tag:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" >
```

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2.2 Group Header



The group header holds information related to the whole PAIN.001 message. It appears at the beginning of the XML structure and only once.

```

<GrpHdr>
  <MsgId>Example 7</MsgId>
  <CreDtTm>2022-05-19T12:38:48.172+02:00</CreDtTm>
  <NbOfTx>1</NbOfTx>
  <CtrlSum>100</CtrlSum>
  <InitgPty>
    <Nm>Little Accounting Firm</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>165555555555</Id>
        </Othr>
      </OrgId>
    </Id>
  </InitgPty>
  
```

2.2.1 Message ID

The **MsgID** element is the identification of the message. It must be unique over a rolling 30-day period for respective initiating party. The message will be rejected if a duplicate **MsgID** is found.

2.2.2 Creation Date and Time

The date and time format in element **CreDtTm** is from ISO8601. The message creation date can not be older than seven days. Older messages that reach the bank will be rejected.

2.2.3 Number of Transactions

The total number of transactions in the message is placed in the element Number Of Transactions (**NbOfTx**). It should be an integer that complies with the actual

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number of transactions delivered. The bank validates this, and the message will be rejected if it is incorrect. Each file can contain a maximum of 50 000 transactions.

2.2.4 Control Sum

The element Control Sum (**CtrlSum**) is optional, however Länsförsäkringar Bank advises to use this so we can do extra validation. If it comes it will be checked against the sum of all Instructed Amounts in the message. Maximum 16 digits plus 2 decimals separated with a dot are allowed.

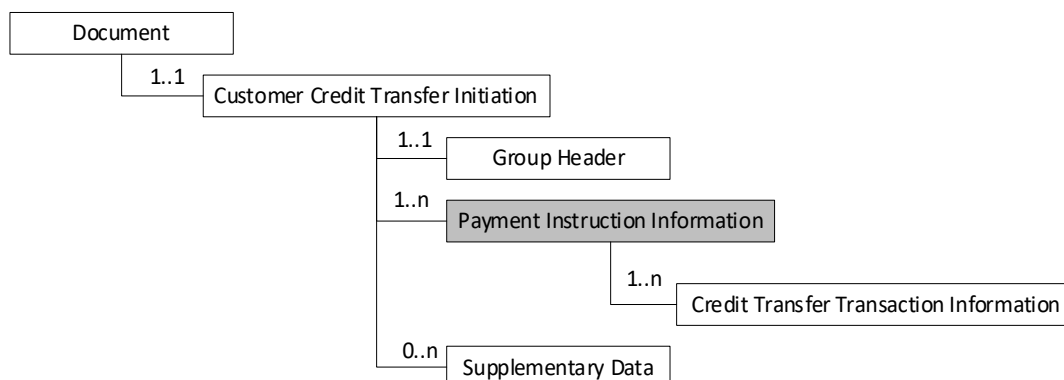
2.2.5 Initiating Party

This section is for identifying the sending party, which is either the customer of Länsförsäkringar Bank or a service bureau operating on behalf of the customer. The **Nm** element is limited to 140 characters and should contain the customer's name. The **Id** element holds the identification number (organization number with either 10 or 12 digits), and its structure is described in the section Party Identification. If this is by a service bureau, Länsförsäkringar Bank will validate against internal registers that the service bureau is allowed to act on the Debtors (corporate customers') behalf.

2.2.6 Ignored elements

Any element that passes the schema validation will be allowed in the Group Header, but Länsförsäkringar Bank will ignore them unless described in this document.

2.3 Payment Instruction Information



A PAIN.001 message can have several payment blocks in it. The payment block specifies the debit information, i.e. the account from where the money will be drawn and the requested execution date. It also has information about the payer party and the debtor agent. Each file can contain a maximum of 50 000 Credit

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Transfer Transaction Informations, spread across all Payment Instruction Informations.

2.3.1 Payment IDs

Each payment block should have a unique Identification (**Id**) within the message, which is validated on the incoming message. This ID will be presented by the bank on the payment in channels, so we recommend ensuring uniqueness over some time.

2.3.2 Payment Method

Länsförsäkringar Bank will only support TRF (Credit Transfer) payment method.

2.3.3 Batch Booking

It is optional to include the element Batch Booking (**BtchBookg**), and if absent, the bank will interpret it as **true**, so all transactions within a payment group will be booked together. It doesn't mean that all transactions will fail together if one fails, but the withdrawal will appear as a lump sum on the account. If **BtchBookg** is set to **false**, this will mean that all transactions within the payment block will be handled separately. Salary payments will always be treated as batch booking, regardless of the value in **BtchBookg**. This is according to Länsförsäkringar Bank's salary service rules.

2.3.4 Number of transactions and control sum

The bank will validate both the number of transactions and the control sum if they are present at this level.

2.3.5 Payment Type Information

```
<PmtTpInf>
  <InstrPrty>NORM</InstrPrty>
  <SvcLvl>
    <Cd>NURG</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>SALA</Cd>
  </CtgyPurp>
</PmtTpInf>
```

This specifies the type of payment. Länsförsäkringar Bank supports a subset of the ISO20022 standard payment types. Instruction Priority (**InstrPrty**) can have two values, NORM for normal priority, and HIGH for high priority, though both will be treated as NORM. For Service Level (**SvcLvl**), all standard codes are allowed but will all be treated as NURG, Not Urgent. Proprietary (**Prtry**) code for service level is permitted, but any information provided will be ignored.

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Local Instrument (**LclInstrm**) is used for two different purposes, late salaries and Extended Remittance Information (ERI).

Salaries, pensions: If salaries and pensions pain.001-files have been sent late and the salary payout should be available to the employee immediately then local instrument SDCL, Same Day Clearing should be used together with SALA (or PENS) as Category Purpose.

ERI: If a transaction has ERI information then the local instrument code PERI must be used. The code PERI is preferably used on Credit Transfer Transaction level. Proprietary information is ignored.

It is preferable to use Category Purpose (**CtgyPurp**) on the Payment Level. If absent, the payment will be considered a normal credit transfer transaction. The only codes used with special handling are SALA, PENS, and SSBE. There should only be salary payment transactions in a payment section with category purpose SALA, Pension payment transactions if the category purpose is PENS and Social Benefit payment transactions if the category purpose is SSBE, as these are identified on the accounts of the Debtor and the Creditor's respective account statements.

2.3.6 Requested Execution Date

The requested execution date is when the transaction is requested to take place. It can't be a date in the past and it can be set up to twelve months forward. The execution date is the date when the money is withdrawn from the debit account and sent from Länsförsäkringar Bank. Normally the creditor receives the money the same day if the pain.001 is received by the bank before cut off time. If the pain.001 is received after cut off time and requested execution date is the same day withdrawal from the account will happen the same day but the transactions will be sent from Länsförsäkringar Bank the next banking day. The system will move the requested transaction date to the next business date if the requested execution date is on a non-banking day.

For salary and pension payment, the execution date must be the banking day before the date the salary is to be paid to the recipient.

```
<ReqdExctnDt>
  <Dt>2022-05-19</Dt>
</ReqdExctnDt>
```

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2.3.7 Debtor

The debtor is the party that is to pay money to the creditor. The name (Nm) is required and limited to max 140 characters. It should preferably be a name known by the bank as the account owner, but it will not be validated. When transferring debtor name to beneficiary bank Länsförsäkringar Bank will use the name registered as owner of the account. The debtor address is not necessary and is ignored by the bank. The identification element is used for the identification number for a company or a person acting in the capacity as Sole Trader (enskilld firma), with “organisationsnummer” or “personnummer” respectively.

```
<Id>
  <OrgId>
    <Othr>
      <Id>165555555555</Id>
    </Othr>
  </OrgId>
</Id>
```

Corporate customers shall use the OrgId (Organisation Identification) element in the structure. This includes also Sole Traders. Validations is done to match with owner of the account number.

2.3.8 Debtor Account

The debtor account must be an account in the bank held by a customer of the bank. It must be connected to the service “Betaltjänst via fil” or “Lönetjänst via fil” to be accepted. The scheme name should be IBAN or BBAN. They are represented differently in the XML. It can also be the Bankgiro number, connected to an account in Länsförsäkringar Bank, owned by the debtor. The proxy type is then BGNR. The Bankgiro number will remain as an identifier connected to a bank account number, even when the Bankgiro service is closed.

There are different structures for the different types of account numbers. IBAN is the preferred ISO20022standard, but BBAN is what Länsförsäkringar Bank presents for its accounts. In the pain001 BBAN, IBAN or Bankgiro number can be used.

BBAN falls under the **Othr** element, with the scheme name BBAN.

```
<DbtrAcct>
  <Id>
    <Othr>
      <Id>90201234567</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
```

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```
</SchmeNm>
</Othr>
</Id>
</DbtrAcct>
```

IBAN is written in its own element.

```
<DbtrAcct>
  <Id>
    <IBAN>SE9990200000090201234567</IBAN>
  </Id>
</DbtrAcct>
```

The Bankgiro number will have the proxy type BGNR. In Id/Other/Id “NOTPROVIDED” is needed.

```
<DbtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
  <Prxy>
    <Tp>
      <Prtry>BGNR</Prtry>
    <Tp>
      <Id>1234567</Id>
    </Prxy>
</DbtrAcct>
```

2.3.9 Debtor Agent

The financial institute from where the payments are made, which is Länsförsäkringar Bank, identified by our BIC code ELLFSESS, which is the only code allowed in this place.

```
<DbtrAgt>
  <FinInstnId>
    <BICFI>ELLFSESS</BICFI>
  </FinInstnId>
</DbtrAgt>
```

2.3.10 Ultimate Debtor

If the payer is paying on behalf of an ultimate debtor, the ultimate debtor can be mentioned here. This information is not used by Länsförsäkringar Bank and will be

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sent to the beneficiary when the payment infrastructure is updated and it can be sent.

2.3.11 Charge Bearer

Länsförsäkringar Bank will ignore this element for now. It is about who will bear the charge of the transaction. Two values are allowed, SHAR means the charge will be shared between debtor and creditor, and SLEV means the charge will be split according to the agreed rules of the service level.

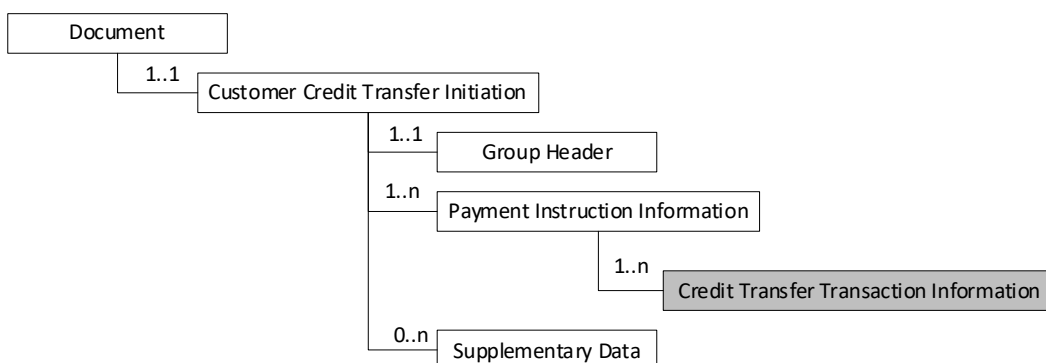
2.3.12 Charges Account

Not used by Länsförsäkringar Bank but allowed in the message file.

2.3.13 Charges Account Agent

Not used by Länsförsäkringar Bank but allowed in the message file.

2.4 Credit Transfer Transaction Information



Each Payment Instruction Information block can contain several transactions. Länsförsäkringar Bank wants all transactions in a payment block to be of the same type if they are of type SALA, PENS, or SSBE. It has to do with various customer agreements and is not a direct technical requirement. All other types can be mixed, but LF will treat them as NURG (non-urgent payment). At least one transaction needs to be in each payment group. Each file can contain a maximum of 50 000 Credit Transfer Transaction Informations, spread across all Payment Instruction Informations.

2.4.1 Payment Identification

Three types of unique identification entries are here under Payment Identification (**PmtId**). The End To End Identification (EndToEndId) is mandatory, and the Instruction Identification (InstrId) and UETR (UETR) is optional. The UETR will not be handled by Länsförsäkringar Bank but will be passed on to the recipient bank.

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2.4.2 Payment Type Information

The Payment Type Information (**PmtTpInf**) block is optional. If it is used in the transaction part, it takes precedence over if it is also in the Payment Information block. For more details, look at the description in the Payment Type Information section under Payment Instruction Information.

If transactions with ERI are sent it is preferred to use the local instrument code PERI on this level.

2.4.3 Instructed Amount

The Instructed Amount (InstdAmt) is mandatory. Its values can range between 0.01 and 99999999999.99. The fractional part must not exceed two digits. There is a mandatory XML attribute on the XML element called Ccy for the currency. Länsförsäkringar Bank will only handle SEK. The Instructed Amount is the credit transfer amount to the creditor. The sum of all Instructed Amounts in the message must match the control sum in the group header.

2.4.4 Charge Bearer

Länsförsäkringar Bank will ignore this element. It is about who will bear the charge of the transaction. Two values are allowed, SHAR means the charge will be shared between debtor and creditor, and SLEV means the charge will be split according to the agreed rules of the service level.

2.4.5 Ultimate Debtor

If the payer is paying on behalf of an ultimate debtor, the ultimate debtor can be mentioned here. This information is not used by Länsförsäkringar Bank and is for now not transferred to the creditor. This will change in the future. If used in this section, it will take precedence over any information in the Payment Information block. Here, only Name is mandatory if used.

2.4.6 Creditor

The receiver of the amount is identified here. Only the name of the creditor is mandatory. For transactions to Bankgiro or Plusgiro numbers Länsförsäkringar Bank will replace it with the official name from the Bankgiro- / Plusgiro catalogues. The creditor address is not necessary.

```
<Cdtr>
  <Nm>Boutique</Nm>
</Cdtr>
```

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2.4.7 Creditor Account

This is the receiving account in a Swedish bank. The creditor account can be a bank account, a Plusgiro number or a Bankgiro number. For bank accounts BBAN format must be used.

Plusgiro and Bankgiro numbers should be sent under the proxy tag.

2.4.7.1 Example with Bankgiro number

Bankgiro number has to be specified with the Id/Other/Id as “NOTPROVIDED” and the type and bankgiro number in the proxy section. Common is to notate Bankgiro number as “1234-5678”, but here the dash must be omitted.

```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
  <Prxy>
    <Tp>
      <Prtry>BGNR</Prtry>
    </Tp>
    <Id>12345678</Id>
  </Prxy/>
</CdtrAcct>
```

2.4.7.2 Example with account number

When BBAN is used, it should start with a clearing number and contain 11, 13, or 15 digits, depending on which bank and account it belongs to. It should be filled out as the other bank writes the account number, i.e. no zero fill. Since the clearing number is part of the BBAN, providing the creditor agent is not required.

```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>90201234567</Id>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Othr>
  </Id>
</CdtrAcct>
```

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2.4.7.3 Example with Plusgiro number

The Plusgiro number, owned by Nordea, is also provided under the proxy section in the same way as a Bankgiro number.

```
<CdtrAcct>
  <Id>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </Id>
  <Prxy>
    <Tp>
      <Prtry>PGNR</Prtry>
    </Tp>
    <Id>12345678</Id>
  </Prxy/>
</CdtrAcct>
```

2.4.8 Ultimate Creditor

If the ultimate creditor differs from the creditor (owner of the creditor account), this element can be filled in but will not be forwarded to the beneficiary bank until the payment infrastructure has been updated. Here, only Name is mandatory if used.

2.4.9 Instruction For Debtor Agent

This is not handled in the message.

2.4.10 Purpose

Not used by Länsförsäkringar Bank and will be ignored until the payment infrastructure has been updated.

2.4.11 Regulatory Reporting And Tax

Not used by Länsförsäkringar Bank and will be ignored until the payment infrastructure has been updated.

2.4.12 Related Remittance Information

Related Remittance Information is not used by Länsförsäkringar Bank and will not be passed on to the recipient bank.

2.4.13 Remittance Information

This is where payment references to the creditor are placed, as the OCR number. There are unstructured and structured variants (see below). Note that these cannot

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be used simultaneously unless the Extended remittance information (ERI) option is used.

In the first step there will be some more limitations for remittance information as Länsförsäkringar Bank cannot send the information in the same format to the receiving bank. Länsförsäkringar Bank will only allow unstructured remittance information or OCR numbers in the structured remittance information until the infrastructure has been updated. OCR numbers must be sent in the structure described below.

2.4.13.1 Unstructured

The unstructured variant is a text of a max of 140 characters, but there are other limits to consider. The text message, the Unstructured Information, gets truncated to just 70 characters when transferring to Bankgiro- and Plusgiro numbers that allow text messages. Truncation will happen until 140 characters is allowed to be forwarded according to ISO standard.

2.4.13.2 Structured

The preferred structured information is to use SCOR and the OCR number on the invoice to be paid. As OCR is the most commonly used reference number in Sweden, this will enable the recipient corporate customer to automate their reconciliation against outstanding invoices.

The use of CINV is possible. The preferred use is when an OCR is not present on the invoice and the payer use for example Invoice number instead. LF Bank will not validate the structured remittance information in this case.

Use of CREN is only allowed for Corporate customers that use ERI option.

The pain.001 must only use 1 occurrence of either SCOR or CINV.

If structured is used, then unstructured is not allowed (unless for ERI transactions).

Länsförsäkringar Bank will validate the OCR numbers against the Bankgiro- & Plusgiro catalogues respectively and we will reject the transaction if the OCR number is incorrect. Any OCR number specified in the SCOR tag, must always have a correct check digit.

OCR numbers should be placed in the structured variant. The message to the creditor is placed in the structured element under the **Ref** tag. It is essential to use the code type SCOR to indicate its use.

```
<RmtInf>  
  <Strd>
```

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```

<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
  </Tp>
  <Ref>1234567</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>

```

Total number of characters in a structured remittance info may not exceed 280 characters including tags and business data.

In the structured reference the following tags can be used:

- Referred document information
 - Document type ('Type'), only CINV or CREN allowed
 - Identification of the document ('Number')
 - Date associated with the document ('Related Date')
- Referred document amount
- Creditor Reference
- Additional free text information

2.4.13.3 Extended Remittance Information (ERI)

To be able to send more than one structured reference to a single transaction Extended Remittance Information (ERI) could be used. With ERI it is also possible to send information about credit notes and the amounts for each single reference.

There are some restrictions for ERI transactions that will be checked by Länsförsäkringar Bank. For transactions with ERI a specific local instrument code needs to be included (see section 2.4.22.4.2. Länsförsäkringar bank will also check that the recipient bank can receive ERI and if not reject the transaction. If the creditor do not have ERI agreement with their bank they will only receive the unstructured information for an ERI transaction.

A transaction with ERI must meet some conditions for Länsförsäkringar Bank to be able to handle the transaction. An ERI transaction must contain the following information:

- 1 Unstructured remittance information of max 140 characters
- 2 to 999 structured remittance information each of them with maximum 280 characters including tags and business data

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There are also some rules that the structured references must follow for Länsförsäkringar Bank to be able to forward the information to the beneficiary.

In the structured reference the following rules for the tags need to be followed.

- Remitted amount can only be used in combination with Referred Document of Type CINV or Creditor Reference (SCOR) and represents a positive amount
- Credit note amount can only be used in combination with Referred Document of Type CREN or Creditor Reference (SCOR) and represents a negative amount
- At least one of the structured information in one transaction needs to have a remitted amount.
- For structured references connected to one single transaction the total aggregated amount of the Remitted Amount subtracted by the total aggregated amount of the Credit Note Amount:
 - Must be positive and cannot be 0,00 SEK
 - Must match the instructed amount in the transaction.
- All referred amounts within one transaction must be in the same currency (SEK)

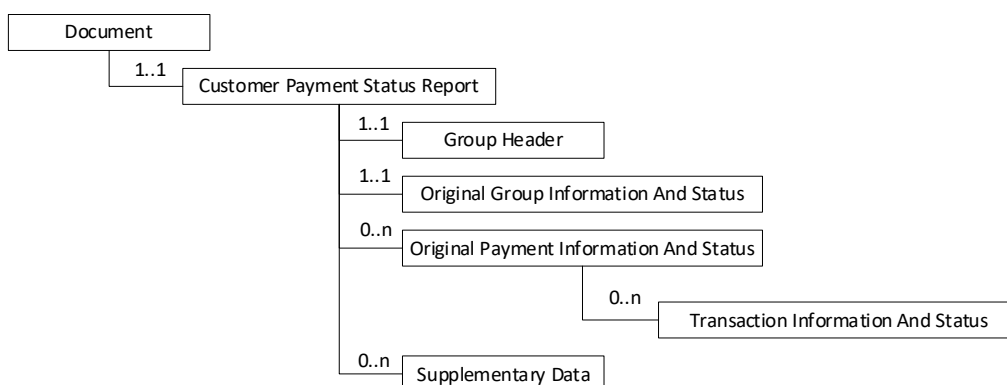
The same rules for creditor references (OCR rules) will be applied on all structured remittance info occurrences as in a single structured remittance information.

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3 Message Specification PAIN.002.001.10

The PAIN.002 message is the status report from the bank in case of an issue that has caused the transaction to fail or be put in pending status. It describes the issue, the reason, and for which transactions its concerns.



As described in Message Validations, status messages can be generated on three levels, on Group section when receiving the pain001-file, on Payment section, and on Transaction section. The payment can be rejected on all three levels, and a status message will be sent with a RJCT (reject) status. On the payment group level, a status message can also be generated with the status PDNG (pending), when there are insufficient funds in the bank account. and the bank will re-try to debit the account according to Länsförsäkringar Bank rules. A successful payment will not create a status report. A Reject RJCT message will also be sent when we have stopped re-trying for insufficient funds.

3.1 Document tag

Document tag is used to define the schema reference for the pain.002 file. XML Schema or XSD is the xml document built to validate the attributes of an XML File. The XSD document will be shared for customers of the service to pre-validate the file in their own system before importing the file.

Example of a document tag:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10" >
```

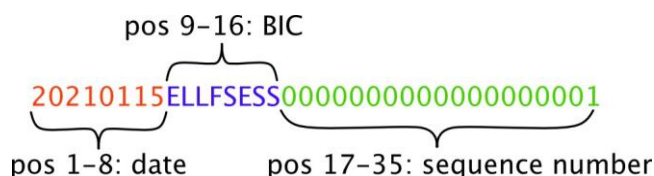
3.2 Group Header

3.2.1 Message identification

The string for message identification consists of 35 characters and is position-based.

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3.2.2 Creation Date and Time

The date and time format in element **CreDtTm** is from ISO8601.

3.3 Original Group Information And Status

The information in this block describes original group information from the pain.001 and if reject on this level the status information.

3.3.1 Original Message Identification

In this tag the Message Identification from the original pain.001 will be reported. This ID can be used to connect to the original pain.001.

3.3.2 Group Status

In this tag the code RJCT will be placed if the full message is rejected. If only some of the transactions has been rejected the status reported here will be the code PART.

3.3.3 Status reason information

This element holds information regarding the reason for the status update. For list of reasons see message validation.

3.4 Original Payment Information And Status

The information in this block describes original payment information from the pain.001 and if reject or pending on this level the status information.

3.4.1 Original Payment Information Identification

In this tag the Payment Information Identification from the original payment information in the pain.001 will be reported. This can be used to connect to the original payment information.

3.4.2 Payment Information Status

In this tag the code RJCT or PDNG will be placed if the payment section message is rejected or will be hold for re-try. The code PDNG (pending) will be used if there are insufficient funds on the debit account. Länsförsäkringar Bank will re-try to send a pending transaction until funds are available, according to LF business rules.

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3.4.3 Status reason information

This element holds information regarding the reason for the status update. For list of reasons see message validation.

3.5 Transaction information and status

The information in this block describes original transaction information from the pain.001 and if reject on transaction level the status information.

3.5.1 Original Instruction Identification

If included in the pain.001 the instruction identification for the rejected transaction will be reported in this field.

3.5.2 Original End To End Identification

In this tag the End To End Identification from the transaction in the pain.001 will be reported.

3.5.3 Transaction Status

In this tag the code RJCT will be placed if the transaction is rejected.

3.5.4 Status reason information

This element holds information regarding the reason for the status update. For list of reasons see message validation.

3.5.5 Original Transaction Reference

This block gives original information regarding the rejected transaction for example amount, requested execution date, remittance info, creditor and creditor account.

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4 XML structure

4.1 PAIN.001.001.09 Customer Credit Transfer Initiation

The XML structure matrix is divided into groups, so it should be easy to find different parts. Only the sections handled by LF in any way will show up here. References to Nordic Payment Council's (NPC) specification.

Some elements represent an exclusive choice between two or more child elements. These child elements are marked with XOR to indicate they belong to an XOR-split, where the choice of one element is mandatory. The multiplicity of an element is notated with an interval notation, like x..y, meaning x is the minimum number of occurrences of an element, and y is the maximum.

4.1.1 Overall Structure

NPC	Mult	Message Element	Customer to Bank Credit Transfer Information	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V09	ISO Name ISO Definition XML Tag Type	Customer Credit Transfer Initiation V09 The Customer Credit Transfer Initiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor. CstmrCdtTrfInittn CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	ISO Name ISO Definition XML Tag Type More Details	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85 See the Group Header block.
2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type More Details	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30 See the Payment Information block.

4.1.2 Group Header

NPC	Mult	Message Element	Customer to Bank Credit Transfer Information
-----	------	-----------------	--

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1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type Leangth	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. MsgId Max35Text Max 35 characters
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time when the message was created. CreDtTm ISODateTime
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern LF Usage	Number Of Transactions Number of transactions included in the message. NbOfTxS Max15NumericText [0-9]{1,15} Will be validated and message rejected if incorrect.
1.5	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type LF Usage	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber Optional but will be checked if used
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type More Details LF Usage	Initiating Party Party that initiates the payment. InitgPty PartyIdentification135 See the Party Identification block. The organization sending the message to Länsförsäkringar Bank.
1.14	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	ISO Name ISO Definition LF Usage	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. Allowed but ignored.

4.1.3 Payment Information

NPC	Mult	Message Element	Customer to Bank Credit Transfer Information
-----	------	-----------------	--

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2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30
2.1	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text
2.2	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	ISO Name ISO Definition XML Tag Type LF Usage	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code The payment method allowed is "TRF", Credit Transfer.
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	ISO Name ISO Definition XML Tag Type LF Usage	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. BtchBookg BatchBookingIndicator If this optional entry is "false", each transaction will be booked separately, if "true", or non-existent, the sum of all transactions in a group will be booked together.
2.4	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	ISO Name ISO Definition XML Tag Type	Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTxS Max15NumericText
2.5	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	ISO Name ISO Definition XML Tag Type	Control Sum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	ISO Name ISO Definition XML Tag Type	Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26

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2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	ISO Name ISO Definition XML Tag Type LF Usage	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code Will always be handled as NORM.
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	ISO Name ISO Definition XML Tag Type	Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code All valid codes are allowed, but will be treated as NURG.
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. LclInstrm LocalInstrument2Choice
2.12	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code Only SDCL allowed but will be ignored until infrastructure allows Länsförsäkringar Bank to forward the information to the beneficiary bank
2.13	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type LF Usage	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text Not allowed.
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	ISO Name ISO Definition XML Tag Type	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. CtgYPurp CategoryPurpose1Choice

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2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code Only SALA, PENS, and SSBE are considered for special handling
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. ReqdExctnDt DateAndDateTime2Choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	ISO Name ISO Definition XML Tag Type More Details	Debtor Party that owes an amount of money to the creditor. Dbtr PartyIdentification135 See Party Identification for details.
2.64	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	ISO Name ISO Definition XML Tag Type More Details	Debtor Account The debtor's account of which the debit entry will be made. DbtrAcct CashAccount38 See Cash Account .
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial Institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
2.82	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	ISO Name ISO Definition XML Tag Type More Details LF Usage	Financial Institution Identification Unique identification of a financial institute. FinInstnId FinancialInstitutionIdentification18 See Financial Institution Identification . Only BICFI is used by Länsförsäkringar Bank.
2.93	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type More Details LF Usage	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38 See Cash Account . Is not used by Länsförsäkringar Bank and should not be provided.

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Unit

2.95	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type More Details	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135 See Party Identification .
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	ISO Name ISO Definition XML Tag Type LF Usage	Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBrMax ChargeBearerType1Code Will be ignored by Länsförsäkringar Bank
2.106	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type More Details	Credit Transfer Transaction Information Set of elements used to provide information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34 See Credit Transfer Transaction Information .

4.1.4 Credit Transfer Transaction Information

NPC	Mult	Message Element	Customer to Bank Credit Transfer Information	
2.106	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Set of elements used to provide information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.107	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Message Identification Set of elements used to reference a payment instruction. PmtInf PaymentIdentification6
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. InstrId Max35Text
2.109	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	ISO Name ISO Definition XML Tag Type	End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. EndToEndId Max35Text

Author (also fact-checker)

Unit

2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	ISO Name ISO Definition XML Tag Type	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	ISO Name ISO Definition XML Tag Type	Message Identification Set of element used to specify the type of transaction. PmtTpInf PaymentTypeInformation26
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	ISO Name ISO Definition XML Tag Type LF Usage	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPtry Priority2Code Will always be handled as NORM.
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	ISO Name ISO Definition XML Tag Type	Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
2.114	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code All valid codes are allowed, but will be treated as NURG.
2.116	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. LclInstrm LocalInstrument2Choice
2.117	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code Only SDCL allowed but will be ignored until infrastructure allows Länsförsäkringar Bank to forward the information to the beneficiary bank

Author (also fact-checker)

Unit

2.118	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name ISO Definition XML Tag Type LF Usage	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text Not allowed.
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	ISO Name ISO Definition XML Tag Type	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. CtgyPurp CategoryPurpose1Choice
2.120	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information ++Payment Type Information +++Category Purpose +++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code Only SALA, PENS, and SSBE are considered.
2.122	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	ISO Name ISO Definition XML Tag Type	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. Amt AmountType4Choice
2.123	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	ISO Name ISO Definition XML Tag XML Attribute Type LF Usage	Instructed 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. InstdAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount Only SEK.
2.126	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	ISO Name ISO Definition XML Tag Type	Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
2.128	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	ISO Name ISO Definition XML Tag Type More Details	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135 See Party Identification .

Author (also fact-checker)

Unit

2.142	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	ISO Name ISO Definition XML Tag Type	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.143	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification	ISO Name ISO Definition XML Tag Type More Details	Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18 See Financial Institution Identification .
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	ISO Name ISO Definition XML Tag Type More Details	Creditor Party to which an amount of money is due. Cdtr PartyIdentification135 See Party Identification .
2.175	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	ISO Name ISO Definition XML Tag Type More Details	Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38 See Cash Account .
2.192	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type More Details	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification135 See Party Identification .
2.202	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	ISO Name ISO Definition XML Tag Type LF Usage	Purpose Underlying reason for the payment transaction. Purp Purpose2Choice Allowed but ignored until it can be sent in the Swedish payment infrastructure.
2.203	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code
2.204	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Purpose, in a proprietary form. Prtry Max35Text

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2.208	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	ISO Name ISO Definition XML Tag Type LF Usage	Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system. RmtInf RemittanceInformation16 If provided, the information will be stored and sent in the outgoing message.
2.209	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	ISO Name ISO Definition XML Tag Type LF Usage	Unstructured 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. Ustrd Max140Text Only one occurrence is allowed.
2.210	0..999	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	ISO Name ISO Definition XML Tag Type LF Usage	Structured 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. Strd StructuredRemittanceInformation16 To be able to send more than one structured remittance information a special agreement with Länsförsäkringar Bank need to be signed
2.211	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation7
2.212	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the type of referred document. Tp ReferredDocumentType4
2.213	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Provides the type details of the referred document. CdOrPrtry ReferredDocumentType3Choice

Author (also fact-checker)

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2.214	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Code Or Proprietary +++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Document type in a coded form. Cd DocumentType6Code Codes allowed are CINV and CREN.
2.215	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Code Or Proprietary +++++Proprietary	ISO Name ISO Definition XML Tag Type LF Usage	Proprietary Proprietary identification of the type of the remittance document. Prtry Max35Text Proprietary codes not allowed
2.217	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Number	ISO Name ISO Definition XML Tag Type	Number Unique and unambiguous identification of the referred document. Nb Max35Text
2.218	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Related Date	ISO Name ISO Definition XML Tag Type	Related Date Date associated with the referred document. RltdDt ISODate
2.220	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	ISO Name ISO Definition XML Tag Type LF Usage	Referred Document Amount Set of elements used to provide details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2 Sum of referred document amount will be validated against instructed amount. Rejection on failure.
2.221	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount +++++Due Payable Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Due Payable Amount Amount specified is the exact amount due and payable to the creditor. DuePyblAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount

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2.223	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Credit Note Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Credit Note Amount Amount specified for the referred document is the amount of a credit note. CdtNoteAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
2.226	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Remitted Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Remitted Amount Amount of money remitted for the referred document. RmtdAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
2.227	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	ISO Name ISO Definition XML Tag Type	Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.228	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.229	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
2.230	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Type of creditor reference, in a coded form. Cd DocumentType3Code Only SCOR is allowed.

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2.231	XOR 1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name ISO Definition XML Tag Type Length LF Usage	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1..35 Proprietary codes are not allowed
2.233	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	ISO Name ISO Definition XML Tag Type Length	Issuer Entity that assigns the credit reference type. Issr Max35Text 1..35
2.233	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	ISO Name ISO Definition XML Tag Type Length	Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Ref Max35Text 1..35
2.238	0..3	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type Length LF Usage	Additional Remittance Information Entity that assigns the credit reference type. AddtlRmtInf Max140Text 1..140 Max 1 instance allowed

4.2 PAIN.002.001.10 Customer Payment Status Report

4.2.1 Overall Structure

NPC	Mult	Message Element	Bank To Customer Status Report
		Document	XML Tag Type Document Document
	1..1	Customer Payment Status Report V10	ISO Name ISO Definition XML Tag Type Customer Payment Status Report V10 The Customer Payment Status Report message is sent by the bank to the payment initiator to inform of payment status and issues. CsmrPmtStsRpt CustomerPaymentStatusReportV10

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1.0	1..1	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag Type More Details	Group Header Holds information about the message as a whole. GrpHdr GroupHeader86 See the Group Header block.
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type More Details	Original Group Information And Status Information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17 See the Original Group Information And Status object
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type More Details	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32 See the Original Payment Information And Status block

4.2.2 Group Header

NPC	Mult	Message Element		Bank To Customer Status Report
1.0	1..1	Customer Payment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Holds information about the message as a whole. GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type	Message Identification Set of characteristics shared by all individual transactions included in the message. MsgId Max35Text
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time when the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party who initiated the status message. InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	ISO Name ISO Definition XML Tag	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt

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			Type	BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	ISO Name ISO Definition XML Tag Type	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6

4.2.3 Original Group Information And Status

NPC	Mult	Message Element		Bank To Customer Status Report
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type	Original Message Identification Point to point reference to identify the original message. OrgnlMsgId Max35Text
2.2	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	ISO Name ISO Definition XML Tag Type	Original Message Name Identification Specifies the original Message name identifier to which the message refers. OrgnlMsgNmId Max35Text
2.3	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time when the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTx Max15NumericText
2.5	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type	Original Control Sum Total of all individual amounts included in the original message. OrgnlCtrlSum DecimalNumber
2.6	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	ISO Name ISO Definition XML Tag Type	Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code
2.7	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	ISO Name ISO Definition XML Tag Type	Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation12

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2.8	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	ISO Name ISO Definition XML Tag Type More Details	Originator Party that issues the status. Orgtr PartyIdentification135 See Party Identification .
2.9	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	ISO Name ISO Definition XML Tag Type	Reason Specifies the reason for the status report. Rsn StatusReason6Choice
2.10	XOR 1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	ISO Name ISO Definition XML Tag Type	Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code
2.11	XOR 1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Reason for the status in proprietary form. Prty Max35Text
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length	Additional Information Further details on the status reason. AddtlInf Max105Text 1..105

4.2.4 Original Payment Information And Status

NPC	Mult	Message Element	Bank To Customer Status Report	
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalPaymentInstruction32
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type	Original Payment Information Identification Unique identification, as assigned by the original party, to identify the original payment information group. OrgnlPmtInfId Max35Text
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTx Max15NumericText
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type	Original Control Sum Total of all individual amounts included in the original payment information group. OrgnlCtrlSum DecimalNumber
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	ISO Name ISO Definition	Payment Information Status Specifies the status of the payment information group.

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			XML Tag Type	PmtInfSts ExternalPaymentGroupStatus1Code
3.5	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	ISO Name ISO Definition XML Tag Type	Status Reason Information Set of elements used to provide information on the status reason of the transaction. StsRsnInf StatusReasonInformation12
3.6	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	ISO Name ISO Definition XML Tag Type More Details	Originator Party that issues the status. Orgtr PartyIdentification135 See Party Identification .
3.7	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	ISO Name ISO Definition XML Tag Type	Reason Specifies the reason for the status report. Rsn StatusReason6Choice
3.8	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	ISO Name ISO Definition XML Tag Type	Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code
3.9	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Reason for the status, in proprietary form. Prtry Max35Text
3.10	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type	Additional Information Further details on the status reason. AddtlInf Max105Text
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition XML Tag Type More Details	Transaction Information And Status Set of elements used to provide information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105 See the Transaction Information And Status block

4.2.5 Transaction Information And Status

NPC	Mult	Message Element	Bank To Customer Status Report
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition XML Tag Type
			Transaction Information And Status Set of elements used to provide information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105

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3.13	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	ISO Name ISO Definition XML Tag Type	Status Identification Unique identification, as assigned by an instructing party, who sends this message, for an instructed party, to unambiguously identify the reported status. StsId Max35Text
3.14	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	ISO Name ISO Definition XML Tag Type	Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	ISO Name ISO Definition XML Tag Type	Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text
3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	ISO Name ISO Definition XML Tag Type	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUetr UIDv4Identifier
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	ISO Name ISO Definition XML Tag Type	Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	ISO Name ISO Definition XML Tag Type	Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	ISO Name ISO Definition XML Tag Type More Details	Originator Party that issues the status. Orgtr PartyIdentification135 See Party Identification .
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	ISO Name ISO Definition XML Tag Type	Reason Specifies the reason for the status report. Rsn StatusReason6Choice
3.21	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	ISO Name ISO Definition XML Tag Type	Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code

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3.22	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text
3.23	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type	Additional Information Further details on the status reason. AddtlInf Max105Text
3.27	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text
3.29	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	ISO Name ISO Definition XML Tag Type	Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.31	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	ISO Name ISO Definition XML Tag Type	Account 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. Amt AmountType4Choice
	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount +++++Instructed Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Instructed 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. InstdAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
3.34	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdExctnDt DateAndDateTime2Choice
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date +++++Date	ISO Name ISO Definition XML Tag Type	Date Specified Date Dt ISODate

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3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	ISO Name ISO Definition XML Tag Type	Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Instruction Priority	ISO Name ISO Definition XML Tag Type	Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Clearing Channel	ISO Name ISO Definition XML Tag Type	Clearing Channel Specifies the clearing channel to be used to process the payment instruction. ClrChanl ClearingChannel2Code
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Service Level	ISO Name ISO Definition XML Tag Type	Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Service Level +++++Code	ISO Name ISO Definition XML Tag Type	Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. LclInstrm LocalInstrument2Choice
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Local Instrument +++++Code	ISO Name ISO Definition XML Tag Type	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Sequence Type	ISO Name ISO Definition XML Tag Type	Sequence Type Identifies the direct debit sequence, such as first, recurrent, final or one-off. SeqTp SequenceType3Code

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	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Category Purpose	ISO Name ISO Definition XML Tag Type	Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. CtgyPurp CategoryPurpose1Choice
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information +++++Category Purpose ++++++Code	ISO Name ISO Definition XML Tag Type	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	ISO Name ISO Definition XML Tag Type	Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Unstructured	ISO Name ISO Definition XML Tag Type LF Usage	Unstructured 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. Ustrd Max140Text Only one occurrence is allowed.
	0..99	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured	ISO Name ISO Definition XML Tag Type	Structured 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. Strd StructuredRemittanceInformation16
	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation7
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition	Type Specifies the type of referred document.

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		+++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type	XML Tag Type	Tp ReferredDocumentType4
	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Provides the type details of the referred document. CdOrPrtry ReferredDocumentType3Choice
	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary +++++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Document type in a coded form. Cd DocumentType6Code Codes allowed are CINV and CREN.
	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Proprietary identification of the type of the remittance document. Prtry Max35Text
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Type +++++++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Identification of the issuer of the reference document type. Issr Max35Text
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Number	ISO Name ISO Definition XML Tag Type	Number Unique and unambiguous identification of the referred document. Nb Max35Text
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	ISO Name ISO Definition	Related Date Date associated with the referred document.

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		+++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Information +++++++Related Date	XML Tag Type	RltdDt ISODate
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Amount	ISO Name ISO Definition XML Tag Type LF Usage	Referred Document Amount Set of elements used to provide details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2 Sum of referred document amount will be validated against instructed amount. Rejection on failure.
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Amount +++++++Due Payable Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Due Payable Amount Amount specified is the exact amount due and payable to the creditor. DuePyblAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Amount +++++++Credit Note Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Credit Note Amount Amount specified for the referred document is the amount of a credit note. CdtNoteAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured ++++++Referred Document Amount +++++++Remitted Amount	ISO Name ISO Definition XML Tag XML Attribute Type	Remitted Amount Amount of money remitted for the referred document. RmtdAmt Name: Ccy Occurrence: Required Type: ActiveOrHistoricCurrencyCode ActiveOrHistoricCurrencyAndAmount
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured +++++++Creditor Reference Information	ISO Name ISO Definition XML Tag Type	Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured +++++++Creditor Reference Information +++++++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the type of creditor reference. Tp CreditorReferenceType2

Author (also fact-checker)

Unit

	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Code	ISO Name ISO Definition XML Tag Type LF Usage	Code Type of creditor reference, in a coded form. Cd DocumentType3Code Only SCOR is allowed.
	XOR 1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary +++++++Proprietary	ISO Name ISO Definition XML Tag Type Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1..35
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the credit reference type. Issr Max35Text
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Creditor Reference Information +++++++Reference	ISO Name ISO Definition XML Tag Type Length	Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Ref Max35Text 1..35
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information ++++Structured +++++Invoicer	ISO Name ISO Definition XML Tag Type More Details LF Usage	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135 See Party Identification . Allowed but ignored.

Author (also fact-checker)

Unit

	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured +++++Invoicee	ISO Name ISO Definition XML Tag Type More Details LF Usage	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invee PartyIdentification135 See Party Identification . Allowed but ignored.
	0..3	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information +++++Structured +++++Additional Remittance Information	ISO Name ISO Definition XML Tag Type Length	Additional Remittance Information Entity that assigns the credit reference type. AddtlRmtInf Max140Text 1..140
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor +++++Party	ISO Name ISO Definition XML Tag Type More Details	Party Ultimate party that owes an amount of money to the (ultimate) creditor. Pty PartyIdentification135 See Party Identification .
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	ISO Name ISO Definition XML Tag Type	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor +++++Party	ISO Name ISO Definition XML Tag Type More Details	Party Party that owes an amount of money to the (ultimate) creditor. Pty PartyIdentification135 See Party Identification .
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	ISO Name ISO Definition XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.44	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.45	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38

Author (also fact-checker)

Unit

3.46	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	ISO Name ISO Definition XML Tag Type	Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.47	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.48	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	ISO Name ISO Definition XML Tag Type	Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.48	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor ++++Party	ISO Name ISO Definition XML Tag Type More Details	Party Party to which an amount of money is due. Pty PartyIdentification135 See Party Identification .
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	ISO Name ISO Definition XML Tag Type	Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor ++++Party	ISO Name ISO Definition XML Tag Type More Details	Party Ultimate party to which an amount of money is due. Pty PartyIdentification135 See Party Identification .
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	ISO Name ISO Definition XML Tag Type	Purpose Underlying reason for the payment transaction. Purp Purpose2Choice
	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose ++++Code	ISO Name ISO Definition XML Tag Type	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code

Author (also fact-checker)

Unit

	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Purpose, in a proprietary form. Prtry Max35Text
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4.3 Common Structures

4.3.1 Party Identification

Mult	Message Element	Customer to Bank Credit Transfer Information	
0..1	PartyIdentification135 +Name	ISO Name ISO Definition XML Tag Type	Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text
0..1	PartyIdentification135 +Postal Address	ISO Name ISO Definition XML Tag Type More Details	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24 See Postal Address .
0..1	PartyIdentification135 +Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
XOR 1..1	PartyIdentification135 +Identification ++Organisation Identification	ISO Name ISO Definition XML Tag Type	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
0..1	PartyIdentification135 +Identification ++Organisation Identification +++AnyBIC	ISO Name ISO Definition XML Tag Type	AnyBIC Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". AnyBIC AnyBICDec2014Identifier
0..1	PartyIdentification135 +Identification ++Organisation Identification +++LEI	ISO Name ISO Definition XML Tag Type	LEI Legal entity identification as an alternate identification for a party. LEI LEIIdentifier

Author (also fact-checker)

Unit

0..n	PartyIdentification135 +Identification ++Organisation Identification +++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Othr GenericOrganisationIdentification1
1..1	PartyIdentification135 +Identification ++Organisation Identification +++Other ++++Identification	ISO Name ISO Definition XML Tag Type	Identification Identification assigned by an institution. Id Max35Text
0..1	PartyIdentification135 +Identification ++Organisation Identification +++Other ++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm OrganisationIdentificationSchemeName1Choice
XOR 1..1	PartyIdentification135 +Identification ++Organisation Identification +++Other ++++Scheme Name +++++Code	ISO Name ISO Definition XML Tag Type	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalOrganisationIdentification1Code
XOR 1..1	PartyIdentification135 +Identification ++Organisation Identification +++Other ++++Scheme Name +++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text
0..1	PartyIdentification135 +Identification ++Organisation Identification +++Other ++++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the identification. Issr Max35Text
XOR 1..1	PartyIdentification135 +Identification ++Private Identification	ISO Name ISO Definition XML Tag Type	Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
0..1	PartyIdentification135 +Identification ++Private Identification +++Date And Place Of Birth	ISO Name ISO Definition XML Tag Type	Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1
1..1	PartyIdentification135 +Identification ++Private Identification +++Date And Place Of Birth ++++Birth Date	ISO Name ISO Definition XML Tag Type	Birth Date Date on which a person is born. BirthDt ISODate
0..1	PartyIdentification135 +Identification ++Private Identification +++Date And Place Of Birth ++++Province Of Birth	ISO Name ISO Definition XML Tag Type	Province Of Birth Province where a person was born. PrvcOfBirth Max35Text

Author (also fact-checker)

Unit

1..1	PartyIdentification135 +Identification ++Private Identification +++Date And Place Of Birth ++++City Of Birth	ISO Name ISO Definition XML Tag Type	City Of Birth City where a person was born. CityOfBirth Max35Text
1..1	PartyIdentification135 +Identification ++Private Identification +++Date And Place Of Birth ++++Country Of Birth	ISO Name ISO Definition XML Tag Type	Country Of Birth Country where a person was born. CtryOfBirth CountryCode
0..n	PartyIdentification135 +Identification ++Private Identification +++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1
1..1	PartyIdentification135 +Identification ++Private Identification +++Other ++++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a person. Id Max35Text
0..1	PartyIdentification135 +Identification ++Private Identification +++Other ++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm PersonIdentificationSchemeName1Choice
XOR 1..1	PartyIdentification135 +Identification ++Private Identification +++Other ++++Scheme Name +++++Code	ISO Name ISO Definition XML Tag Type	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalPersonIdentification1Code
XOR 1..1	PartyIdentification135 +Identification ++Private Identification +++Other ++++Scheme Name +++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text
0..1	PartyIdentification135 +Identification ++Private Identification +++Other ++++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the identification. Issr Max35Text
0..1	PartyIdentification135 +Country Of Residence	ISO Name ISO Definition XML Tag Type	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode

Author (also fact-checker)

Unit

0..1	PartyIdentification135 +ContactDetails	ISO Name ISO Definition XML Tag Type LF Usage	ContactDetails Set of elements used to indicate how to contact the party. CtctDtIs Contact4 The contact details block will not be used by Länsförsäkringar Bank.
0..1	PartyIdentification135 +ContactDetails ++NamePrefix	ISO Name ISO Definition XML Tag Type	NamePrefix Specifies the terms used to formally address a person. NmPrfx NamePrefix2Code
0..1	PartyIdentification135 +ContactDetails ++Name	ISO Name ISO Definition XML Tag Type	Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text
0..1	PartyIdentification135 +ContactDetails ++PhoneNumber	ISO Name ISO Definition XML Tag Type	PhoneNumber Collection of information that identifies a phone number, as defined by telecom services. PhneNb PhoneNumber
0..1	PartyIdentification135 +ContactDetails ++MobileNumber	ISO Name ISO Definition XML Tag Type	MobileNumber Collection of information that identifies a mobile phone number, as defined by telecom services. MobNb PhoneNumber
0..1	PartyIdentification135 +ContactDetails ++FaxNumber	ISO Name ISO Definition XML Tag Type	FaxNumber Collection of information that identifies a FAX number, as defined by telecom services. FaxNb PhoneNumber
0..1	PartyIdentification135 +ContactDetails ++EmailAddress	ISO Name ISO Definition XML Tag Type	EmailAddress Address for electronic mail (e-mail). EmailAdr Max2048Text
0..1	PartyIdentification135 +ContactDetails ++EmailPurpose	ISO Name ISO Definition XML Tag Type	EmailPurpose Purpose for which an email address may be used. EmailPurp Max35Text
0..1	PartyIdentification135 +ContactDetails ++JobTitle	ISO Name ISO Definition XML Tag Type	JobTitle Title of the function. JobTitl Max35Text
0..1	PartyIdentification135 +ContactDetails ++Responsibility	ISO Name ISO Definition XML Tag Type	Responsibility Role of a person in an organisation. Rspnsblty Max35Text

Author (also fact-checker)

Unit

0..1	PartyIdentification135 +ContactDetails ++Department	ISO Name ISO Definition XML Tag Type	Department Identification of a division of a large organisation or building. Dept Max70Text
0..1	PartyIdentification135 +ContactDetails ++Other	ISO Name ISO Definition XML Tag Type	Other Contact details in another form. Othr OtherContact1
0..1	PartyIdentification135 +ContactDetails ++Other +++ChannelType	ISO Name ISO Definition XML Tag Type	ChannelType Method used to contact the financial institution's contact for the specific tax region. ChanITp Max4Text
0..1	PartyIdentification135 +ContactDetails ++Other +++Identification	ISO Name ISO Definition XML Tag Type	Identification Communication value such as phone number or email address. Id Max128Text
0..1	PartyIdentification135 +ContactDetails ++PreferredMethod	ISO Name ISO Definition XML Tag Type	PreferredMethod Preferred method used to reach the contact. PrefrdMtd PreferredContactMethod1Code

4.3.2 Postal Address

A postal address could be sent either in a hybrid address or a structured address format. This means that if sending an address the structured fields "Town Name" and "Country" is mandatory. If rest of address is placed in structured fields (for example Street Name, Street Number and Postal code) it is a structured address. If rest of address is placed in Address Line it is a hybrid address (max 2 occurrences of address line is allowed).

Please note that postal address is not mandatory in any case.

Mult	Message Element	Customer to Bank Credit Transfer Information	
0..1	PostalAddress24 +Address Type	ISO Name ISO Definition XML Tag Type Lf Usage	Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice This block will not be used by Länsförsäkringar bank
XOR 1..1	PostalAddress24 +Address Type ++Code	ISO Name ISO Definition XML Tag Type	Code Type of address expressed as a code. Cd AddressType2Code
XOR 1..1	PostalAddress24 +Address Type ++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Type of address expressed as a proprietary code. Prtry GenericIdentification30

Author (also fact-checker)

Unit

1..1	PostalAddress24 +Address Type ++Proprietary +++Identification	ISO Name ISO Definition XML Tag Type	Identification Proprietary information, often a code, issued by the data source scheme issuer. Id Exact4AlphaNumericText
1..1	PostalAddress24 +Address Type ++Proprietary +++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the identification. Issr Max35Text
0..1	PostalAddress24 +Address Type ++Proprietary +++SchemeName	ISO Name ISO Definition XML Tag Type	SchemeName Short textual description of the scheme. SchmeNm Max35Text
0..1	PostalAddress24 +Department	ISO Name ISO Definition XML Tag Type	Department Identification of a division of a large organisation or building. Dept Max70Text
0..1	PostalAddress24 +Sub Department	ISO Name ISO Definition XML Tag Type	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text
0..1	PostalAddress24 +Street Name	ISO Name ISO Definition XML Tag Type	Street Name Name of a street or thoroughfare. StrtNm Max70Text
0..1	PostalAddress24 +Building Number	ISO Name ISO Definition XML Tag Type	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text
0..1	PostalAddress24 +Building Name	ISO Name ISO Definition XML Tag Type	BuildingName Name of the building or house. BldgNm Max35Text
0..1	PostalAddress24 +Floor	ISO Name ISO Definition XML Tag Type	Floor Floor or storey within a building. Flr Max70Text
0..1	PostalAddress24 +PostBox	ISO Name ISO Definition XML Tag Type	PostBox Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text
0..1	PostalAddress24 +Room	ISO Name ISO Definition XML Tag Type	Room Building room number. Room Max70Text

Author (also fact-checker)

Unit

0..1	PostalAddress24 +Post Code	ISO Name ISO Definition XML Tag Type	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text
0..1	PostalAddress24 +Town Name	ISO Name ISO Definition XML Tag Type	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text
0..1	PostalAddress24 +TownLocationName	ISO Name ISO Definition XML Tag Type	Town Location Name Specific location name within the town. TwnLctnNm Max35Text
0..1	PostalAddress24 +DistrictName	ISO Name ISO Definition XML Tag Type	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text
0..1	PostalAddress24 +Country Sub Division	ISO Name ISO Definition XML Tag Type	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text
0..1	PostalAddress24 +Country	ISO Name ISO Definition XML Tag Type	Country Nation with its own government. Ctry CountryCode
0..7	PostalAddress24 +Address Line	ISO Name ISO Definition XML Tag Type Lf Usage	Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text Max 2 address lines allowed when sending to Länsförsäkringar Bank

4.3.3 Cash Account

Mult	Message Element	Customer to Bank Credit Transfer Information	
1..1	CashAccount38 +Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice

Author (also fact-checker)

Unit

XOR 1..1	CashAccount38 +Identification ++IBAN	ISO Name ISO Definition XML Tag Type	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier
XOR 1..1	CashAccount38 +Identification ++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
1..1	CashAccount38 +Identification ++Other +++Identification	ISO Name ISO Definition XML Tag Type	Identification Identification assigned by an institution. Id Max34Text
0..1	CashAccount38 +Identification ++Other +++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice
XOR 1..1	CashAccount38 +Identification ++Other +++Scheme Name ++++Code	ISO Name ISO Definition XML Tag Type	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalAccountIdentification1Code
XOR 1..1	CashAccount38 +Identification ++Other +++Scheme Name ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text
0..1	CashAccount38 +Identification ++Other +++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the identification. Issr Max35Text
0..1	CashAccount38 +Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
1..1	CashAccount38 +Type ++Code	ISO Name ISO Definition XML Tag Type	Code Account type, in a coded form. Cd ExternalCashAccountType1Code

Author (also fact-checker)

Unit

1..1	CashAccount38 +Type ++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Nature or use of the account in a proprietary form. Prtry Max35Text
0..1	CashAccount38 +Currency	ISO Name ISO Definition XML Tag Type	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode
0..1	CashAccount38 +Name	ISO Name ISO Definition XML Tag Type	Name Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text
0..1	CashAccount38 +Proxy	ISO Name ISO Definition XML Tag Type	Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
0..1	CashAccount38 +Proxy ++Type	ISO Name ISO Definition XML Tag Type	Type Type of the proxy identification. Tp ProxyAccountType1Choice
XOR 1..1	CashAccount38 +Proxy ++Type +++Code	ISO Name ISO Definition XML Tag Type	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalProxyAccountType1Code
XOR 1..1	CashAccount38 +Proxy ++Type +++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text
1..1	CashAccount38 +Proxy ++Identification	ISO Name ISO Definition XML Tag Type	Identification Identification used to indicate the account identification under another specified name. Id Max2048Text

Author (also fact-checker)

Unit

4.3.4 Financial Institution Identification

1..1	Financial Institution Identification	ISO Name ISO Definition XML Tag Type	Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
0..1	Financial Institution Identification +BICFI	ISO Name ISO Definition XML Tag Type	BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICFIDec2014Identifier
0..1	Financial Institution Identification +Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbld ClearingSystemMemberIdentification2
0..1	Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification	ISO Name ISO Definition XML Tag Type	Clearing System Identification Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSysId ClearingSystemIdentification2Choice
XOR 1..1	Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Code	ISO Name ISO Definition XML Tag Type	Code Identification of a clearing system, in a coded form as published in an external list. Cd ExternalClearingSystemIdentification1Code
XOR 1..1	Financial Institution Identification +Clearing System Member Identification ++Clearing System Identification +++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Identification code for a clearing system, that has not yet been identified in the list of clearing systems. Prtry Max35Text
1..1	Financial Institution Identification +Clearing System Member Identification ++Member Identification	ISO Name ISO Definition XML Tag Type	Member Identification Identification of a member of a clearing system. Mmbld Max35Text
0..1	Financial Institution Identification +LEI	ISO Name ISO Definition XML Tag Type	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier

Author (also fact-checker)

Unit

0..1	Financial Institution Identification +Name	ISO Name ISO Definition XML Tag Type	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text
0..1	Financial Institution Identification +Postal Address	ISO Name ISO Definition XML Tag Type More Details	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstIAdr PostalAddress24 See Postal Address
0..1	Financial Institution Identification +Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
1..1	Financial Institution Identification +Other ++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a person. Id Max35Text
0..1	Financial Institution Identification +Other ++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
XOR 1..1	Financial Institution Identification +Other ++Scheme Name +++Code	ISO Name ISO Definition XML Tag Type	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalFinancialInstitutionIdentification1Code
XOR 1..1	Financial Institution Identification +Other ++Scheme Name +++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text
0..1	Financial Institution Identification +Other ++Issuer	ISO Name ISO Definition XML Tag Type	Issuer Entity that assigns the identification. Issr Max35Text

Author (also fact-checker)

Unit

Appendix

List of character restricted elements

List of character restricted Elements (with pattern [0-9a-zA-Z?:(),.'+ -]/[0-9a-zA-Z?:(),.'+ -]+)*):

Category:	Sub category:	Path:
Group Header	Message Identification	/Document/CstmrCdtTrfInitn/GrpHdr/MsgId
Initiating Party	Organisation Identification	/Document/CstmrCdtTrfInitn/GrpHdr/InitgPty/Id/OrgId/Othr/Id
Payment Information	Payment Information identification	/Document/CstmrCdtTrfInitn/PmtInf/PmtInfId
Debtor	Organisation Identification	/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/Id/OrgId/Othr/Id
Debtor Account	Proxy	/Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Tp/Prtry
		/Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Id
Ultimate debtor	Organisation Identification	/Document/CstmrCdtTrfInitn/PmtInf/UltmtDbtr/Id/OrgId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/UltmtDbtr/Id/OrgId/Othr/SchmeNm/Prtry
	Private identification	/Document/CstmrCdtTrfInitn/PmtInf/UltmtDbtr/Id/PrvtId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/UltmtDbtr/Id/PrvtId/Othr/SchmeNm/Prtry
Payment Identification	Instruction Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId
	End To End Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId
Ultimate debtor	Organisation Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/Othr/SchmeNm/Prtry
	Private identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId/Othr/SchmeNm/Prtry
Creditor	Organisation Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/SchmeNm/Prtry
	Private identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/SchmeNm/Prtry
Creditor Account	Proxy	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Prtry
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Prxy/Id

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Ultimate Creditor	Organisation Identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/SchmeNm/Prtry
	Private identification	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/PrvtId/Othr/Id
		/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/PrvtId/Othr/SchmeNm/Prtry
Remittance Information	Creditor Reference Information	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref

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Changelog

Version 1.2

Section	Change
1	Changed text regarding version.
2.3.5	Clarified usage of SvcLvl field
2.3.5	Added text about usage of Local Instrument
2.4.2	Clarified usage of local instrument code for ERI
2.4.13	Added text about usage of ERI
2.4.13.1	Changed wording about truncation of messages
2.4.13.2	Added information about allowed fields and added rule for maximum number of characters
2.4.13.3	Added information regarding ERI

Version 1.1

Section	Change
1.3	Adding more error codes (BE22, AB08, CNOR and ERIN) that are possible in the pain.002.
1.3	Changed error code for funds check. New error code AM04
2.2.3, 2.3, 2.4	Added maximum number of transactions in one file.
2.4.5	Clarified mandatory fields.
2.4.8	Clarified mandatory fields.
2.4.13.1	Clarified use of field.
2.4.13.2	Clarified use of fields
4.3.2	Correction of language
Appendix	Added headings
Appendix	Added Changelog