

Swedbank Baltic ISO 20022 Message Implementation Guide for Payment Initiation

Pain.001.001.09

Pain.002.001.10

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Author: Swedbank

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Revision history

Version	Changes	Publication Date
2.0	<p>Created pain.001.001.09. and pain.002.001.10. as Version 2.0 of Swedbank Baltic ISO 20022 Message Implementation Guide for Payment Initiation. For Version 2.0 is used pain.001.001.09. For Version 2.0 is used pain.002.001.10.</p> <p>The improvements for Version 2.0 comparing to Version 1.11 (marked in blue throughout the document): In Message Reference Guide for pain.001.001.09 and for pain.002.001.10 tag numbering logic was changed. It is listed in column ISO Index No. for V9 (for pain.001.001.09) and ISO Index No. for V10 (for pain.002.001.10). For customer convenience, left ISO index No. used in Version 1.11 (pain.001.001.03, pain.002.001.03) as well. Simplified the Description of payment types and described more clearly in Introduction part the usage of Local characters. Throughout the document Consolidated payments (Salary payments) renamed to Mass payments.</p> <p>Common updates for pain.001.001.09. and for pain.002.001.10 Throughout the document: 1.Field BICOrBEI renamed to AnyBIC. 2.Field BIC renamed to BICFI.</p> <p>Updates for pain.001.001.09. Updated customer rules (simplified, added additional business information) for some tags.</p>	17/03/2024

Version	Changes	Publication Date
	<p>Changes in Group Header, Payment Information and Credit Transfer Transaction Information:</p> <ol style="list-style-type: none"> 1. New tags added under Postal Address (ISO Index 6.1.14.14.1.2.) for Debtor, Ultimate Debtor, Creditor, Ultimate Creditor. 2. New tags added under Postal Address (ISO Index 6.1.10.2.5.) for Intermediary Agent1 and for Creditor Agent. 3. For Debtor Account (6.1.15.4.10) and for Creditor Account (6.1.15.6.17) a new tag Proxy (6.1.1.4.5) added, but values are ignored. 4. For InitiatingParty, Debtor, UltimateDebtor, Creditor, UltimateCreditor a new tag LEI (6.1.13.1.2) added under Organization Identification (6.1.14.2.1). 5. For RequestedExecutionDate (6.1.15.4.7) the date is moved as sub-element and tag is named Date (6.1.7.1.1). 6. Updated customer rules for tags under RegulatoryReporting (6.1.15.6.22), under RemittanceInformation (6.1.16.6.25) and in tag Charge Bearer (6.1.15.4.15., 6.1.15.6.5). 7. Customer rules for Creditor's PostalAddress (6.1.14.1.2) are updated. Postal Address remains optional for certain payment types, but in case it is used, it should be used according to updated rules. <p>Updates for pain.002.001.10. For Debtor (6.1.15.7.13) and Creditor (6.1.15.7.19) added a sub-element Party (6.1.14.3.1).</p>	

1. Introduction

The purpose with this document is to provide guidance about how the Payment ISO messages shall be structured when exchanging information between Customer and Swedbank for the following messages:

- Pain.001.001.09 - used to initiate a credit transfer
- Pain.002.001.10 - used to report on the status of a credit transfer initiation

This document should be read together with the ISO 20022 Message Definition Report since not all information have been repeated. Message elements that are not represented in this document will be viewed as overpopulated and will be ignored. External code set specification could be found at http://www.iso20022.org/external_code_list.page

This Message Implementation Guide complies with the international definitions for content and use of ISO20022, Common Global Implementation (CGI) recommendations and country MIG guidelines. In case of differences in documents please consult with bank about correct Swedbank ISO MIG usage.

Character set

In UNIFI messages the UTF8 encoding must be used. Encoding must be declared in the XML header.

The Latin character set, which is commonly used for international communication, must be used.

It contains the following characters:

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
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
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + space

Local characters

In Intrabank payments and Domestic Payments in euros to other local bank additionally local characters are allowed:

In Estonia: Šš, Žž, Öö, Ää, Üü

In Latvia: Āā, Čč, Ēē, Ģģ, Īī, Ķķ, Ļļ, Ņņ, Šš, Ūū, Žž

In Lithuania: Aą, Čč, Eę, Éé, Įį, Šš, Uų, Ūū, Žž

Local characters are not allowed for other payment types. If they will be used, they will be replaced with Latin characters.

Whitelisted characters

Commonly used characters, which will be accepted, but replaced in domestic bank-to-bank message according to EPC217-08 SEPA Conversion Table, are:
& % # | _ " ; = ! €

XML escape characters

Symbols not allowed in XML must be replaced in message according to escaping rules:

& replaced with & < replaced with <
" replaced with " > replaced with >
' replaced with '

Characters for domestic payments references, identifications and identifiers

End-to-End ID, Transaction ID, Message ID, Payment Information ID, Creditor and Debtor ID, Ultimate Debtor/Creditor ID, Remittance ID, Proprietary codes must respect the following:

- Content is restricted to the Latin character set
- Content must not start or end with a '/'
- Content must not contain '//'

Description on the columns:

ISO Index No. used in V3 - Number that refers to the corresponding description in Swedbank Baltic ISO 20022 Message Implementation Guide for Payment Initiation Version 1.11 for pain.001.001.03 and for pain.002.001.03.

ISO Index No. for V09 – Number that refers to the corresponding description in the ISO 20022 Message Reference Guide used in Version 9 for pain.001.001.09. This report can be found at www.iso20022.org.

ISO Index No. for V10 – Number that refers to the corresponding description in the ISO 20022 Message Reference Guide used in Version 10 for pain.002.001.10. This report can be found at www.iso20022.org.

Or – indicates that only one of several elements may be presented

Message Item - Element name used in ISO 20022 XML Message Definition Report.

Tag Name - Name that identifies an element within an XML message. Is based on the ISO 20022 XML Message Definition Report.

ISO Type - Indicates the ISO type

Mult - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

[1..1] – shows that element is mandatory and can be presented only once

[1..n] - shows that element is mandatory and can be presented 1 to n times

[0..1] – shows that element is optional and can be presented only once

[0..n] – shows that element is optional and can be presented 0 to n times

Rules - Provides information of usage in Swedbank messages.

Description of payment types

Intrabank payment

- payment in any currency to other account in Swedbank

Domestic payment

- payment in euros to other local bank

- Mass payments (Salary payments, Consolidated payments)

Sub-type of Domestic payment, which combines Intrabank and Domestic of the same currency. It's defined with value SALA in tag CategoryPurpose/Code. Payments initiated with code SALA are presented on account statement as single entry for the users who are not permitted to view individual salary payments one by one only in Internet Bank for business. Via Swedbank Gateway channel all Payments initiated with code SALA are presented on account statement file one by one.

Requirements for Mass payment:

- File containing Mass payment(s) should not contain other payment types.
- All underlying sub-payments in a Mass payment must be valid in order to be accepted for processing.
- 6.1.11.2.1 <InstrId> and 6.1.16.6.25 <RmtInf> are mandatory for Mass payment. Only Structured and unstructured details are acceptable.
- On camt messages Mass payment indicator is <BkTxCd><Prtry><Cd>MP.

European payment

- payment in euros to bank located in SEPA*
- ChargeBearer has to be set as SHAR or SLEV

International non-European payment

- payment in euros to bank located outside of SEPA
- payment in any other currency to
 - other local bank
 - bank located in SEPA
 - bank located outside of SEPA

Swedbank group payment

- payments to Swedbank Group countries. The list of countries and payment conditions can be seen in Pricelist.

*SEPA: Full list of countries can be found in Pricelist.

Payment type detection

The payment is processed as normal, urgent or express based on the code used in payment instruction and Swedbank rules. The payment type information is required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level.

The recommended usage is at PmtInf level. If present at both PmtInf level and CdtTrfTxInf level, then values given at CdtTrfTxInf level are used.

In case of conflicting values for ServiceLevel (SvcLvl) and LocalInstrument (LclInstrm), the LocalInstrument values are used for payment type determination.

Value dates and cut-off times of different payment types are available in the Price List.

System detects the payment type based on the code or combination of codes (stated in column pain.001 element and code) as described in following STEPS:

Check:	pain.001 section	Check:	pain.001 element and code	Intrabank, Swedbank group, Mass-payment	Domestic, European payment*	International (non-European) payment** (in express currency***)	International (non-European) payment** (in other currency***)	
STEP 1 ->	6.1.15.4.18 <CdtTrfTxInf>	STEP 2 ->	<CdtTrfTxInf><PmtTpInf><LclInstrm><Prtry>					
			NORM	NORMAL	NORMAL	NORMAL	NORMAL	
			HIGH	NORMAL	URGENT	URGENT	URGENT	
			EXPR	NORMAL	URGENT	EXPRESS	URGENT	
		STEP 3 ->	<CdtTrfTxInf><PmtTpInf><SvcLvl><Cd>					
			SEPA and <CdtTrfTxInf><PmtTpInf><LclInstrm><Cd> = SDCL	NORMAL	URGENT	NORMAL	NORMAL	
			SEPA	NORMAL	NORMAL	NORMAL	NORMAL	
			NURG	NORMAL	NORMAL	NORMAL	NORMAL	
			URGP	NORMAL	URGENT	URGENT	URGENT	
			SDVA	NORMAL	URGENT	EXPRESS	URGENT	
STEP 4 ->	2.4.2 <PmtInf>	STEP 5 ->	<PmtInf><PmtTpInf><LclInstrm><Prtry>					
			NORM	NORMAL	NORMAL	NORMAL	NORMAL	
			HIGH	NORMAL	URGENT	URGENT	URGENT	
			EXPR	NORMAL	URGENT	EXPRESS	URGENT	
		STEP 6 ->	<PmtInf><PmtTpInf><SvcLvl><Cd>					
			SEPA and <PmtInf><PmtTpInf><LclInstrm><Cd> = SDCL	NORMAL	URGENT	NORMAL	NORMAL	
			SEPA	NORMAL	NORMAL	NORMAL	NORMAL	
			NURG	NORMAL	NORMAL	NORMAL	NORMAL	
			URGP	NORMAL	URGENT	URGENT	URGENT	
			SDVA	NORMAL	URGENT	EXPRESS	URGENT	

If customer indicates any other code then Bank accepts it and sets payment priority to NORMAL.

* Latvia: Domestic and European payment marked as Urgent are automatically converted to Express.

Domestic and European payment marked as Normal are automatically converted to Economy.

Lithuania: Domestic and European payment marked as Normal are automatically converted to Ordinary.

** Latvia: International non-European marked as Normal are automatically converted to Economy.

International non-European marked as Urgent are automatically converted to Standard.

Estonia, Lithuania: International non-European marked as Normal are automatically converted to Ordinary.

*** Express currencies for International (non-European) payments are described in the Price List.

2.Customer Credit Transfer Initiation V9 pain.001.001.09

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
			Customer Credit Transfer Initiation	<CstmrCdtTrfInitn	-			
1.0	2.4.1		GroupHeader	<GrpHdr>	+		[1..1]	
1.1	6.1.12.5.1		MessageIdentification	<MsgId>	++	Text	[1..1]	This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report.
1.1	6.1.12.5.2		CreationDateTime	<CreDtTm>	++	DateTime	[1..1]	
1.6	6.1.12.5.4		NumberOfTransactions	<NbOfTxs>	++	Text	[1..1]	Swedbank checks the given value with the total number of transactions in the entire message.
1.7	6.1.12.5.5		ControlSum	<CtrlSum>	++	Quantity	[1..1]	Swedbank checks the given value with the total amount of all individual transactions in the entire message.
1.8	6.1.12.5.6		InitiatingParty	<InitgPty>	++		[1..1]	Ignored by Swedbank (valid for all tags below).
9.1.0	6.1.14.1.1		Name	<Nm>	+++	Text	[0..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	+++		[0..1]	
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	++++		[1..1]	
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	
	6.1.13.1.2	Or	LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	++++		[1..1]	
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.31	6.1.17.1.2.2.2	Or}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++	Text	[0..1]	
2.0	2.4.2		PaymentInformation	<PmtInf>	+		[1..n]	
2.1	6.1.15.4.1		PaymentInformationIdentification	<PmtInfId>	++	Text	[1..1]	Recommended to be unique. Will be returned in status report.
2.2	6.1.15.4.2		PaymentMethod	<PmtMtd>	++	Code	[1..1]	Accepted code: TRF
2.3	6.1.15.4.3		BatchBooking	<BtchBookg>	++	Indicator	[0..1]	
2.4	6.1.15.4.4		NumberOfTransactions	<NbOfTxs>	++	Text	[1..1]	Number of individual transactions contained in payment info group.
2.5	6.1.15.4.5		ControlSum	<CtrlSum>	++	Quantity	[1..1]	Total of all individual amounts included in the group, irrespective of currencies.
2.6	6.1.15.4.6		PaymentTypeInfo	<PmtTpInf>	++		[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. Recommended to use at PaymentInformation level. If present at both PmtInf level and CdtTrfTxInf level, then values given at CdtTrfTxInf level are used. In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination. Detailed information is described in Introduction in Payment type detection part.
2.7	6.1.16.1.1		InstructionPriority	<InstrPrty>	+++	Code	[0..1]	Ignored by Swedbank.
2.8	6.1.16.1.2		ServiceLevel	<SvcLvl>	+++		[0..1]	Detailed information is described in Introduction in Payment type detection part.

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.9	6.1.16.1.2.1		Code	<Cd>	++++	Code	[1..1]	Accepted codes: NURG SEPA - if a payment fulfils the SEPA conditions the payment will automatically be an European or Domestic payment depending on the payment instructions URGP - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. SDVA - payment type is set to express for International non-European payments in EUR, USD (Estonia and Lithuania) and EUR, USD, SEK, GBP (Latvia). - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. Value dates and cut-off times of different payment types are available in Price List. Other values will be set to NURG or SEPA depending on payment instructions. Detailed information is described in Introduction in Payment type detection part.
2.11	6.1.16.1.3		LocalInstrument	<LdInstrm>	+++		[0..1]	Detailed information is described in Introduction in Payment type detection part.
2.12	6.1.16.1.3.1	{Or	Code	<Cd>	++++	Code	[1..1]	Accepted codes: SDCL If code is set to SDCL and 6.1.16.1.2.1 <Cd> is set to SEPA then payment type is set to urgent for Domestic and European payment Detailed information is described in Introduction in Payment type detection part.

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.13	6.1.16.1.32	Or}	Proprietary	<Prtry>	++++	Text	[1..1]	Accepted codes: NORM HIGH - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. EXPR - payment type is set to express for International non-European payments in EUR, USD (Estonia and Lithuania) and EUR, USD, SEK, GBP (Latvia). - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. Value dates and cut-off times of different payment types are available in Price List. Other values will be set to NORM. Detailed information is described in Introduction in Payment type detection part.
2.14	6.1.16.1.4		CategoryPurpose	<CtgyPurp>	+++		[0..1]	
2.15	6.1.16.1.4.1	{Or	Code	<Cd>	++++	Code	[1..1]	Accepted codes: SALA - Used for Mass payment functionality. Indicator for Mass payment can only be set at Payment Information level. Other values will be ignored and not supported by Swedbank. Detailed information is described in Description of Payment types.
2.16	6.1.16.1.4.2	Or}	Proprietary	<Prtry>	++++	Text	[1..1]	Ignored by Swedbank.
2.17	6.1.15.4.7		RequestedExecutionDate	<ReqdExctnDt>	++	DateTime	[1..1]	Cannot be more than 365 days in future. Yesterday's date is converted to Current Date, older dates are not accepted.
	6.1.7.1.1		Date	<Dt>	+++	DateTime	[1..1]	Cannot be more than 365 days in future. Yesterday's date is converted to Current Date, older dates are not accepted.
2.19	6.1.15.4.9		Debtor	<Dbtr>	++		[1..1]	
9.1.0	6.1.14.1.1		Name	<Nm>	+++	Text	[0..1]	Ignored by Swedbank. The Debtor's name will be taken from Swedbank's customer database and this value will be sent to the Beneficiary Bank.
9.1.1	6.1.14.1.2		PostalAddress	<PstlAdr>	+++		[0..1]	Ignored by Swedbank (valid for all tags below). The Debtor's postal address will be taken from Swedbank's customer database, in case it is needed to be used for payment type.
9.1.3	6.1.18.1.2		Department	<Dept>	++++	Text	[0..1]	
9.1.4	6.1.18.1.3		SubDepartment	<SubDept>	++++	Text	[0..1]	
9.1.5	6.1.18.1.4		StreetName	<StrtNm>	++++	Text	[0..1]	
9.1.6	6.1.18.1.5		BuildingNumber	<BldgNb>	++++	Text	[0..1]	
	6.1.18.1.6		BuildingName	<BldgNm>	++++	Text	[0..1]	
	6.1.18.1.7		Floor	<Flr>	++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	++++	Text	[0..1]	
9.1.7	6.1.18.1.10		PostCode	<PstCd>	++++	Text	[0..1]	
9.1.8	6.1.18.1.11		TownName	<TwnNm>	++++	Text	[0..1]	
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	++++	Text	[0..1]	
	6.1.18.1.13		DistrictName	<DstrctNm>	++++	Text	[0..1]	
9.1.9	6.1.18.1.14		CountrySubDivision	<CtrvSubDvsn>	++++	Text	[0..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.10	6.1.18.1.15		Country	<Ctry>	++++	Code	[0..1]	
9.1.11	6.1.18.1.16		AddressLine	<AdrLine>	++++	Text	[0..2]	
9.1.12	6.1.14.1.3		Identification	<Id>	+++		[0..1]	
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	++++		[1..1]	<u>In Estonia, Latvia:</u> Ignored by Swedbank. Will be taken from Swedbank's customer database, in case it is needed to be used for payment type. <u>In Lithuania:</u> In case Debtor's Identification needs to be used for payment type, then: - Provided Identification is used or - If Identification is not provided, then Identification taken from Swedbank's customer database will be used.
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	
	6.1.13.1.2		LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchemeNm>	+++++		[0..1]	
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	++++		[1..1]	<u>In Estonia, Latvia:</u> Ignored by Swedbank. Will be taken from Swedbank's customer database, in case it is needed to be used for payment type. <u>In Lithuania:</u> Provided Identification is used, in case it is needed to be used for payment type.
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchemeNm>	+++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.31	6.1.17.1.2.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.33	6.1.14.1.4		CountryOfResidence	<CtryOfRes>	+++	Code	[0..1]	Ignored by Swedbank.
2.20	6.1.15.4.10		DebtorAccount	<DbtrAcct>	++		[1..1]	Only IBAN is allowed.
1.1.0	6.1.1.4.1		Identification	<Id>	+++		[1..1]	
1.1.1	6.1.2.1.1		IBAN	<IBAN>	++++	Identifier	[1..1]	
1.1.11	6.1.1.4.3		Currency	<Ccy>	+++	Code	[0..1]	Ignored by Swedbank. For European and International non-European payments cover currency will be taken from the main account currency on the agreement in case there is not enough 6.1.3.1.1. Instructed Amount currency on the account.
	6.1.1.4.5		Proxy	<Prxy>	+++		[0..1]	Ignored by Swedbank.
2.21	6.1.15.4.11		DebtorAgent	<DbtrAgt>	++		[1..1]	Ignored by Swedbank.
6.1.0	6.1.10.4.1		FinancialInstitutionIdentification	<FinInstnId>	+++		[1..1]	
6.1.1	6.1.10.2.1		BICFI	<BICFI>	++++	Identifier	[0..1]	
6.1.7	6.1.10.2.4		Name	<Nm>	++++	Text	[0..1]	
6.1.19	6.1.10.2.6		Other	<Othr>	++++		[0..1]	
6.1.20	6.1.10.5.1		Identification	<Id>	+++++	Text	[1..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.23	6.1.15.4.14		UltimateDebtor	<UltmtDbtr>	++		[0..1]	To be used only when different from Debtor. Will be forwarded to beneficiary bank if possible. Information about Ultimate Debtor can be provided at PaymentInformation (PmtInf) level (tag 6.1.15.4.14) or CreditTransferTransactionInformation (CdtTrfTxInf) level (tag 6.1.15.6.7). If present at both PmtInf level and CdtTrfTxInf level, then values given at CdtTrfTxInf level are used.
9.1.0	6.1.14.1.1		Name	<Nm>	+++	Text	[0..1]	Maximum 140 characters (including spaces) allowed. Depending on payment type only first 70 characters will be used (depends on clearing system). If Ultimate Debtor's Postal Address and/or Identification is present then Name is always mandatory.
9.1.1	6.1.14.1.2		PostalAddress	<PstlAdr>	+++		[0..1]	In case of Intrabank payments, Domestic ordinary/economy payments: - Postal Address is not used. In case of Domestic urgent/express payments, European ordinary/economy payments: - Postal Address is optional. In case of European urgent/express payments, International payments: - Postal Address is optional for EUR payment to EU/EEA, mandatory for other payments when Ultimate Debtor Name is provided. If Postal Address is used then minimum Country and Town Name must be present.
9.1.3	6.1.18.1.2		Department	<Dept>	++++	Text	[0..1]	
9.1.4	6.1.18.1.3		SubDepartment	<SubDept>	++++	Text	[0..1]	
9.1.5	6.1.18.1.4		StreetName	<StrtNm>	++++	Text	[0..1]	Street name or house name.
9.1.6	6.1.18.1.5		BuildingNumber	<BldgNb>	++++	Text	[0..1]	Building number and apartment number.
	6.1.18.1.6		BuildingName	<BldgNm>	++++	Text	[0..1]	House name.
	6.1.18.1.7		Floor	<Flr>	++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	++++	Text	[0..1]	Apartment number.
9.1.7	6.1.18.1.10		PostCode	<PstCd>	++++	Text	[0..1]	
9.1.8	6.1.18.1.11		TownName	<TwnNm>	++++	Text	[1..1]	Town or district, municipality, community, village.
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	++++	Text	[0..1]	Specific location name within the town.
	6.1.18.1.13		DistrictName	<DstrctNm>	++++	Text	[0..1]	Identifies a subdivision within a country sub-division.
9.1.9	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	++++	Text	[0..1]	State, region, county.
9.1.10	6.1.18.1.15		Country	<Ctry>	++++	Code	[1..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	+++		[0..1]	
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	++++		[1..1]	Either AnyBIC or LEI or Other is allowed.
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	BIC owned by UltimateDebtor (if company has its own BIC code). Recommendation not to use this tag.
	6.1.13.1.2	Or	LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchmeNm>	+++++		[0..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++++	Code	[1..1]	For organisation identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalOrganisationIdentification1Code Recommended codes for Domestic Payments: In Estonia: COID, CUST, TXID In Latvia: TXID In Lithuania: COID.
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	++++		[1..1]	
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{{Or	Code	<Cd>	+++++++	Code	[1..1]	For private identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalPersonIdentification1Code. Recommended codes for Domestic Payments: In Estonia: NIDN, CUST, TXID In Latvia: NIDN In Lithuania: NIDN.
9.1.31	6.1.17.1.2.2.2	Or}}	Proprietary	<Prtry>	+++++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.33	6.1.14.1.4		CountryOfResidence	<CtryOfRes>	+++	Code	[0..1]	Ignored by Swedbank.
2.24	6.1.15.4.15		ChargeBearer	<ChrgBr>	++	Code	[0..1]	Strongly recommended to use at PaymentInformation (PmtInf) level. If present at both CreditTransferTransactionInformation (CdtTrfTxInf) level and PaymentInformation (PmtInf) level, then value given at CdtTrfTxInf level is used. Accepted codes: DEBT - Not valid for SEPA. Commission fee is applied to debtor. SHAR - commission fee is shared. SLEV - commission fee is shared. If missing or not valid code, will be treated as SHAR.
2.27	6.1.15.4.18		CreditTransferTransactionInformation	<CdtTrfTxInf>	++		[1..n]	
2.28	6.1.15.6.1		PaymentIdentification	<PmtId>	+++		[1..1]	
2.29	6.1.11.2.1		InstructionIdentification	<InstrId>	++++	Text	[0..1]	Optional except for Mass Payment. Recommended to be unique in payment message. The value is not passed on to the beneficiary. Returned in pain.002 message and in camt message of the payment initiator.
2.30	6.1.11.2.2		EndToEndIdentification	<EndToEndId>	++++	Text	[1..1]	Recommended to be unique for better identification of transaction. Returned in pain.002 and camt messages.

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.31	6.1.15.6.2		PaymentTypeInformation	<PmtTpInf>	+++		[0..1]	Required at either PaymentInformation (PmtInf) or CreditTransferTransactionInformation (CdtTrfTxInf) level. Recommended to use at PaymentInformation level. If present at both PmtInf level and CdtTrfTxInf level, then values given at CdtTrfTxInf level are used. In case of conflicting values for ServiceLevel and LocalInstrument, the LocalInstrument values are used for payment type determination. Detailed information is described in Introduction in Payment type detection part.
2.33	6.1.16.1.2		ServiceLevel	<SvcLvl>	++++		[0..1]	
2.34	6.1.16.1.2.1	{Or	Code	<Cd>	+++++	Code	[1..1]	Accepted codes: NURG SEPA - if a payment fulfils the SEPA conditions the payment will automatically be an European or Domestic payment depending on the payment instructions URGP - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. SDVA - payment type is set to express for International non-European payments in EUR, USD (Estonia and Lithuania) and EUR, USD, SEK, GBP (Latvia) - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. Value dates and cut-off times of different payment types are available in Price List. Other values will be set to NURG or SEPA depending on payment instructions. Same as described in 6.1.16.1.2.1 <SvcLvl><Cd>. Detailed information is described in Introduction in Payment type detection part.
2.36	6.1.16.1.3		LocalInstrument	<LclInstrm>	++++		[0..1]	
2.37	6.1.16.1.3.1	{Or	Code	<Cd>	+++++	Code	[1..1]	Accepted codes: SDCL If code is set to SDCL and 6.1.16.1.2.1 <Cd> is set to SEPA then payment type is set to urgent for domestic and European payment. Same as described in 6.1.16.1.3.1 <LclInstrm><Cd>. Detailed information is described in Introduction in Payment type detection part.

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.38	6.1.16.1.3.2	Or}	Proprietary	<Prtry>	+++++	Text	[1..1]	Accepted codes: NORM HIGH - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. EXPR - payment type is set to express for International non-European payments in EUR, USD (Estonia and Lithuania) and EUR, USD, SEK, GBP (Latvia) - payment type is set to: urgent in Estonia and Lithuania, but to express in Latvia for Domestic, European (SEPA Credit Transfer); urgent in Estonia and Lithuania, but to standard in Latvia for International non-European payments. Value dates and cut-off times of different payment types are available in Price List. Other values will be set to NORM Same as described in 6.1.16.1.32 <LclInstrm><Prtry>.
2.39	6.1.16.1.4		CategoryPurpose	<CtgyPurp>	++++		[0..1]	Ignored by Swedbank.
2.40	6.1.16.1.4.1	{Or	Code	<Cd>	+++++	Code	[1..1]	Ignored by Swedbank. Indicator for Mass payment functionality should only be set at PaymentInformation (PmtInf) level, see 6.1.16.1.4 <CategoryPurpose><Cd>.
2.41	6.1.16.1.4.2	Or}	Proprietary	<Prtry>	+++++	Text	[1..1]	Ignored by Swedbank.
2.42	6.1.15.6.3		Amount	<Amt>	+++		[1..1]	
2.43	6.1.3.1.1		InstructedAmount	<InstdAmt>	++++	Amount	[1..1]	Needs to be positive. Limited to 14 digits in total and 2 fraction digits. If Instructed Amount Currency does not exist on the Debtor account in required amount, cover currency will be set to the account main currency.
2.51	6.1.15.6.5		ChargeBearer	<ChrgBr>	+++	Code	[0..1]	Strongly recommended to use at PaymentInformation level (PmtInf) level. If present at both CreditTransferTransactionInformation (CdtTrfTxInf) level and PaymentInformation (PmtInf) level, then value given at CdtTrfTxInf level is used. Accepted codes: DEBT - Not valid for SEPA. Commission fee is applied to debtor. SHAR - commission fee is shared. SLEV - commission fee is shared. If missing or not valid code, will be treated as SHAR.
2.70	6.1.15.6.7		UltimateDebtor	<UltmtDbtr>	+++		[0..1]	To be used only when different from Debtor. Will be forwarded to beneficiary bank when possible. Information about Ultimate Debtor can be provided at PaymentInformation (PmtInf) level (tag 6.1.15.4.14) or CreditTransferTransactionInformation (CdtTrfTxInf) level (tag 6.1.15.6.7). If present at both PmtInf level and CdtTrfTxInf level, then values given at CdtTrfTxInf level are used.
9.1.0	6.1.14.1.1		Name	<Nm>	++++	Text	[0..1]	Same as described in 6.1.15.4.14 <UltmtDbtr> 6.1.14.1.1 <Nm>.

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.1	6.1.14.1.2		PostalAddress	<PstlAdr>	++++		[0..1]	Same as described in 6.1.15.4.14 <UltmtDbtr> 6.1.14.1.2 <PstlAdr> and related sub tags.
9.1.3	6.1.18.1.2		Department	<Dept>	+++++	Text	[0..1]	
9.1.4	6.1.18.1.3		SubDepartment	<SubDept>	+++++	Text	[0..1]	
9.1.5	6.1.18.1.4		StreetName	<StrtNm>	+++++	Text	[0..1]	
9.1.6	6.1.18.1.5		BuildingNumber	<BldgNb>	+++++	Text	[0..1]	
	6.1.18.1.6		BuildingName	<BldgNm>	+++++	Text	[0..1]	
	6.1.18.1.7		Floor	<Flr>	+++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	+++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	+++++	Text	[0..1]	
9.1.7	6.1.18.1.10		PostCode	<PstCd>	+++++	Text	[0..1]	
9.1.8	6.1.18.1.11		TownName	<TwnNm>	+++++	Text	[1..1]	
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	+++++	Text	[0..1]	
	6.1.18.1.13		DistrictName	<DstrctNm>	+++++	Text	[0..1]	
9.1.9	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	+++++	Text	[0..1]	
9.1.10	6.1.18.1.15		Country	<Ctry>	+++++	Code	[1..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	++++		[0..1]	Same as described in 6.1.15.4.14 <UltmtDbtr> 6.1.14.1.3 <Id> and related sub tags.
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	+++++		[1..1]	Either AnyBIC or LEI or Other is allowed.
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	
	6.1.13.1.2	Or}}	LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3		Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	+++++		[1..1]	
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	
9.1.31	6.1.17.1.2.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.33	6.1.14.1.4		CountryOfResidence	<CtryOfRes>	++++	Code	[0..1]	
2.71	6.1.15.6.8		IntermediaryAgent1	<IntrmyAgt1>	+++		[0..1]	Only valid for International non-European Payments, when applicable. Used to indicate correspondent bank of Creditor Agent. If used, then either Intermediary Agent1 BIC or (Name and Postal Address) must be present.
6.1.0	6.1.10.4.1		FinancialInstitutionIdentification	<FinInstnId>	++++		[1..1]	
6.1.1	6.1.10.2.1		BICFI	<BICFI>	+++++	Identifier	[0..1]	BIC must be valid BIC.
6.1.2	6.1.10.2.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	+++++		[0..1]	- Can be optionally used when either Intermediary Agent1 BIC or (Name and Postal Address) is provided. Also possible if all (BIC, Name and Postal Address) are provided. —If Clearing System Member Identification is present then both Code and Member Identification must be present.
6.1.3	6.1.10.1.1		ClearingSystemIdentification	<ClrSysId>	+++++		[0..1]	
6.1.4	6.1.23.1.1		Code	<Cd>	+++++	Code	[0..1]	For clearing system identification code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalClearingSystemIdentification1Code

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
6.1.6	6.1.10.1.2		MemberIdentification	<MmbId>	++++++	Text	[0..1]	Clearing system member identification must follow the format defined for specific clearing system identification code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalClearingSystemIdentification1Code
6.1.7	6.1.10.2.4		Name	<Nm>	+++++	Text	[0..1]	
6.1.8	6.1.10.2.5		PostalAddress	<PstAdr>	+++++		[0..1]	- Postal Address is mandatory when Name is present and BIC is not provided. - If Postal Address is used and if Address Line is present, then other optional tags under Postal Address are ignored by Swedbank. - If Postal Address is used, and if Address Line is missing, then minimum Country and Town name must be present.
6.1.10	6.1.18.1.2		Department	<Dept>	++++++	Text	[0..1]	
6.1.11	6.1.18.1.3		SubDepartment	<SubDept>	++++++	Text	[0..1]	
6.1.12	6.1.18.1.4		StreetName	<StrtNm>	++++++	Text	[0..1]	Street name or house name.
6.1.13	6.1.18.1.5		BuildingNumber	<BldgNb>	++++++	Text	[0..1]	Building number and apartment number.
	6.1.18.1.6		BuildingName	<BldgNm>	++++++	Text	[0..1]	House name.
	6.1.18.1.7		Floor	<Flr>	++++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	++++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	++++++	Text	[0..1]	Apartment number.
6.1.14	6.1.18.1.10		PostCode	<PstCd>	++++++	Text	[0..1]	
6.1.15	6.1.18.1.11		TownName	<TwnNm>	++++++	Text	[0..1]	Town or district, municipality, community, village.
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	++++++	Text	[0..1]	Specific location name within the town.
	6.1.18.1.13		DistrictName	<DstrctNm>	++++++	Text	[0..1]	Identifies a subdivision within a country sub-division.
6.1.16	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	++++++	Text	[0..1]	State, region, county.
6.1.17	6.1.18.1.15		Country	<Ctry>	++++++	Code	[0..1]	
6.1.18	6.1.18.1.16		AddressLine	<AdrLine>	++++++	Text	[0..2]	As some payment systems support up to 105 characters, then recommendation is not to use more than 105 (the rest might not be forwarded). As some payment systems support up to 105 characters (including spaces), then recommendation is not to use more than 105 characters in total if more than one occurrence of AddressLine is used (the rest might not be forwarded).
2.72	6.1.15.6.9		IntermediaryAgent1Account	<IntrmyAgt1Acct>	+++		[0..1]	Ignored by Swedbank
2.73	6.1.15.6.10		IntermediaryAgent2	<IntrmyAgt2>	+++		[0..1]	Ignored by Swedbank
2.74	6.1.15.6.11		IntermediaryAgent2Account	<IntrmyAgt2Acct>	+++		[0..1]	Ignored by Swedbank
2.77	6.1.15.6.14		CreditorAgent	<CdtrAgt>	+++		[0..1]	In case of Intrabank and Domestic payments: - Ignored by Swedbank. Creditor Agent BIC is derived from Creditor IBAN. E.g. if BIC belongs to SEB EE but Creditor Account IBAN belongs to Nordea EE then payment order is not rejected but processed according to IBAN. In case of European Payments: - Ignored by Swedbank. Creditor Agent BIC is derived from Creditor IBAN. In case of International non-European payments: - Either Creditor's Agent BIC or (Name and Postal Address) must be present.
6.1.0	6.1.10.4.1		FinancialInstitutionIdentification	<FinInstnId>	++++		[1..1]	
6.1.1	6.1.10.2.1		BICFI	<BICFI>	+++++	Identifier	[0..1]	BIC must be valid BIC (must follow certain format). BIC must be owned by Creditor's Bank.
6.1.2	6.1.10.2.2		ClearingSystemMemberIdentification	<ClrSysMmbId>	+++++		[0..1]	Can be optionally used when either Creditor Agent BIC or (Name and Postal Address) is provided. Also possible if all (BIC, Name and Postal Address) are provided. If Clearing System Member Identification is present then both Code and Member Identification must be present.
6.1.3	6.1.10.1.1		ClearingSystemIdentification	<ClrSysId>	++++++		[0..1]	
6.1.4	6.1.23.1.1		Code	<Cd>	++++++	Code	[0..1]	For clearing system identification code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalClearingSystemIdentification1Code

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
6.1.6	6.1.10.1.2		MemberIdentification	<MmbId>	++++++	Text	[0..1]	Clearing system member identification must follow the format defined for specific clearing system identification code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalClearingSystemIdentification1Code
6.1.7	6.1.10.2.4		Name	<Nm>	+++++	Text	[0..1]	In case Creditor's Agent is a branch of the bank: the name of the branch and the account are inserted in the tag CreditorAgent/Name.
6.1.8	6.1.10.2.5		PostalAddress	<PstlAdr>	+++++		[0..1]	- Postal Address is mandatory when Name is present and BIC is not provided. - If Postal Address is used and if Address Line is present, then other optional tags under Postal Address are ignored by Swedbank. - If Postal Address is used, and if Address Line is missing, then minimum Country and Town name must be present.
6.1.10	6.1.18.1.2		Department	<Dept>	++++++	Text	[0..1]	
6.1.11	6.1.18.1.3		SubDepartment	<SubDept>	++++++	Text	[0..1]	
6.1.12	6.1.18.1.4		StreetName	<StrtNm>	++++++	Text	[0..1]	Street name or house name.
6.1.13	6.1.18.1.5		BuildingNumber	<BldgNb>	++++++	Text	[0..1]	Building number and apartment number.
	6.1.18.1.6		BuildingName	<BldgNm>	++++++	Text	[0..1]	House name.
	6.1.18.1.7		Floor	<Flr>	++++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	++++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	++++++	Text	[0..1]	Apartment number.
6.1.14	6.1.18.1.10		PostCode	<PstCd>	++++++	Text	[0..1]	
6.1.15	6.1.18.1.11		TownName	<TwnNm>	++++++	Text	[0..1]	Town or district, municipality, community, village.
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	++++++	Text	[0..1]	Specific location name within the town.
	6.1.18.1.13		DistrictName	<DstrctNm>	++++++	Text	[0..1]	Identifies a subdivision within a country sub-division.
6.1.16	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	++++++	Text	[0..1]	State, region, county.
6.1.17	6.1.18.1.15		Country	<Ctry>	++++++	Code	[0..1]	
6.1.18	6.1.18.1.16		AddressLine	<AdrLine>	++++++	Text	[0..2]	As some payment systems support up to 105 characters, then recommendation is not to use more than 105 (the rest might not be forwarded). As some payment systems support up to 105 characters (including spaces), then recommendation is not to use more than 105 characters in total if more than one occurrence of AddressLine is used (the rest might not be forwarded).
2.78	6.1.15.6.15		CreditorAgentAccount	<CdtrAgtAcct>	+++		[0..1]	Used to indicate Creditor Agent account in Correspondent Bank.
1.1.0	6.1.1.4.1		Identification	<Id>	++++		[1..1]	
1.1.1	6.1.2.1.1	{Or	IBAN	<IBAN>	+++++	Identifier	[1..1]	
1.1.2	6.1.2.1.2	Or}	Other	<Othr>	+++++		[1..1]	
1.1.3	6.1.1.2.1		Identification	<Id>	++++++	Text	[1..1]	
2.79	6.1.15.6.16		Creditor	<Cdtr>	+++		[1..1]	
9.1.0	6.1.14.1.1		Name	<Nm>	++++	Text	[1..1]	Maximum 140 characters (including spaces) allowed. Depending on payment type only first 70 characters will be used (depends on clearing system).

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.1	6.1.14.1.2		PostalAddress	<PstlAdr>	++++		[0..1]	<p>In case of Intrabank payments, Domestic payments:</p> <ul style="list-style-type: none"> - In Estonia, Latvia: Postal Address is not used (ignored by Swedbank). - In Lithuania: Postal Address is optional. <p>In case of European payments:</p> <ul style="list-style-type: none"> - In ordinary/economy payment: Postal Address is optional. - In urgent/express payment: Postal Address is optional for EUR payment to EU/EEA, mandatory for other payments. <p>In case of International payments: Postal Address is mandatory.</p> <p>If Postal Address is used:</p> <ul style="list-style-type: none"> - If Address Line is present then optionally Country can be used. All other optional tags under Postal Address are ignored by Swedbank. - If Address Line is not present then minimum Country and Town Name must be present, other optional tags can be used.
9.1.3	6.1.18.1.2		Department	<Dept>	+++++	Text	[0..1]	
9.1.4	6.1.18.1.3		SubDepartment	<SubDept>	+++++	Text	[0..1]	
9.1.5	6.1.18.1.4		StreetName	<StrtNm>	+++++	Text	[0..1]	Street name or house name.
9.1.6	6.1.18.1.5		BuildingNumber	<BldgNb>	+++++	Text	[0..1]	Building number and apartment number.
	6.1.18.1.6		BuildingName	<BldgNm>	+++++	Text	[0..1]	House name.
	6.1.18.1.7		Floor	<Flr>	+++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	+++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	+++++	Text	[0..1]	Apartment number.
9.1.7	6.1.18.1.10		PostCode	<PstCd>	+++++	Text	[0..1]	
9.1.8	6.1.18.1.11		TownName	<TwnNm>	+++++	Text	[0..1]	Town or district, municipality, community, village.
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	+++++	Text	[0..1]	Specific location name within the town.
	6.1.18.1.13		DistrictName	<DstrctNm>	+++++	Text	[0..1]	Identifies a subdivision within a country sub-division.
9.1.9	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	+++++	Text	[0..1]	State, region, county.
9.1.10	6.1.18.1.15		Country	<Ctry>	+++++	Code	[0..1]	
9.1.11	6.1.18.1.16		AddressLine	<AdrLine>	+++++	Text	[0..2]	<p>As some payment systems support up to 105 characters, then recommendation is not to use more than 105 (the rest might not be forwarded).</p> <p>As some payment systems support up to 105 characters (including spaces), then recommendation is not to use more than 105 characters in total if more than one occurrence of AddressLine is used (the rest might not be forwarded).</p>
9.1.12	6.1.14.1.3		Identification	<Id>	++++		[0..1]	
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	+++++		[1..1]	Either AnyBIC or LEI or Other is allowed.
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	BIC owned by Creditor (if company has its own BIC code). Recommendation not to use this tag.
	6.1.13.1.2	Or	LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchmeNm>	+++++		[0..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++++	Code	[1..1]	For organisation identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalOrganisationIdentification1Code Recommended codes for Domestic Payments: <u>In Estonia:</u> COID, CUST, TXID <u>In Latvia:</u> TXID <u>In Lithuania:</u> COID, CUST
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	+++++		[1..1]	
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{{Or	Code	<Cd>	+++++++	Code	[1..1]	For private identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalPersonIdentification1Code. Recommended codes for Domestic Payments: <u>In Estonia:</u> NIDN, CUST, TXID <u>In Latvia:</u> NIDN <u>In Lithuania:</u> NIDN, CUST
9.1.31	6.1.17.1.2.2.2	Or}}	Proprietary	<Prtry>	+++++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++++	Text	[0..1]	
9.1.33	6.1.14.1.4		CountryOfResidence	<CtryOfRes>	++++	Code	[0..1]	<u>In Latvia:</u> Mandatory if payment amount is or exceeds 10 000 EUR (or equivalent amount in other currency). <u>If Country (6.1.19.1.3.3) from RegulatoryReporting is present, it overwrites this element.</u>
9.1.41			Other	<Othr>	+++++	Text	[0..1]	
2.80	6.1.15.6.17		CreditorAccount	<CdtrAcct>	+++		[1..1]	
1.1.0	6.1.1.4.1		Identification	<Id>	++++		[1..1]	
1.1.1	6.1.2.1.1	{Or	IBAN	<IBAN>	+++++	Identifier	[1..1]	In case of Domestic and European payments IBAN is mandatory.
1.1.2	6.1.2.1.2	Or}	Other	<Othr>	+++++		[1..1]	
1.1.3	6.1.1.2.1		Identification	<Id>	+++++	Text	[1..1]	
	6.1.1.4.5		Proxy	<Prxy>	++++		[0..1]	<u>Ignored by Swedbank.</u>
2.81	6.1.15.6.18		UltimateCreditor	<UltmtCdtr>	+++		[0..1]	To be used only when different from Creditor. Will be forwarded to beneficiary bank when possible.
9.1.0	6.1.14.1.1		Name	<Nm>	++++	Text	[0..1]	Maximum 140 characters (including spaces) allowed. Depending on payment type only first 70 characters will be used (depends on clearing system). If Ultimate Creditor's Postal Address <u>and/or Identification</u> is present then Name is always mandatory.

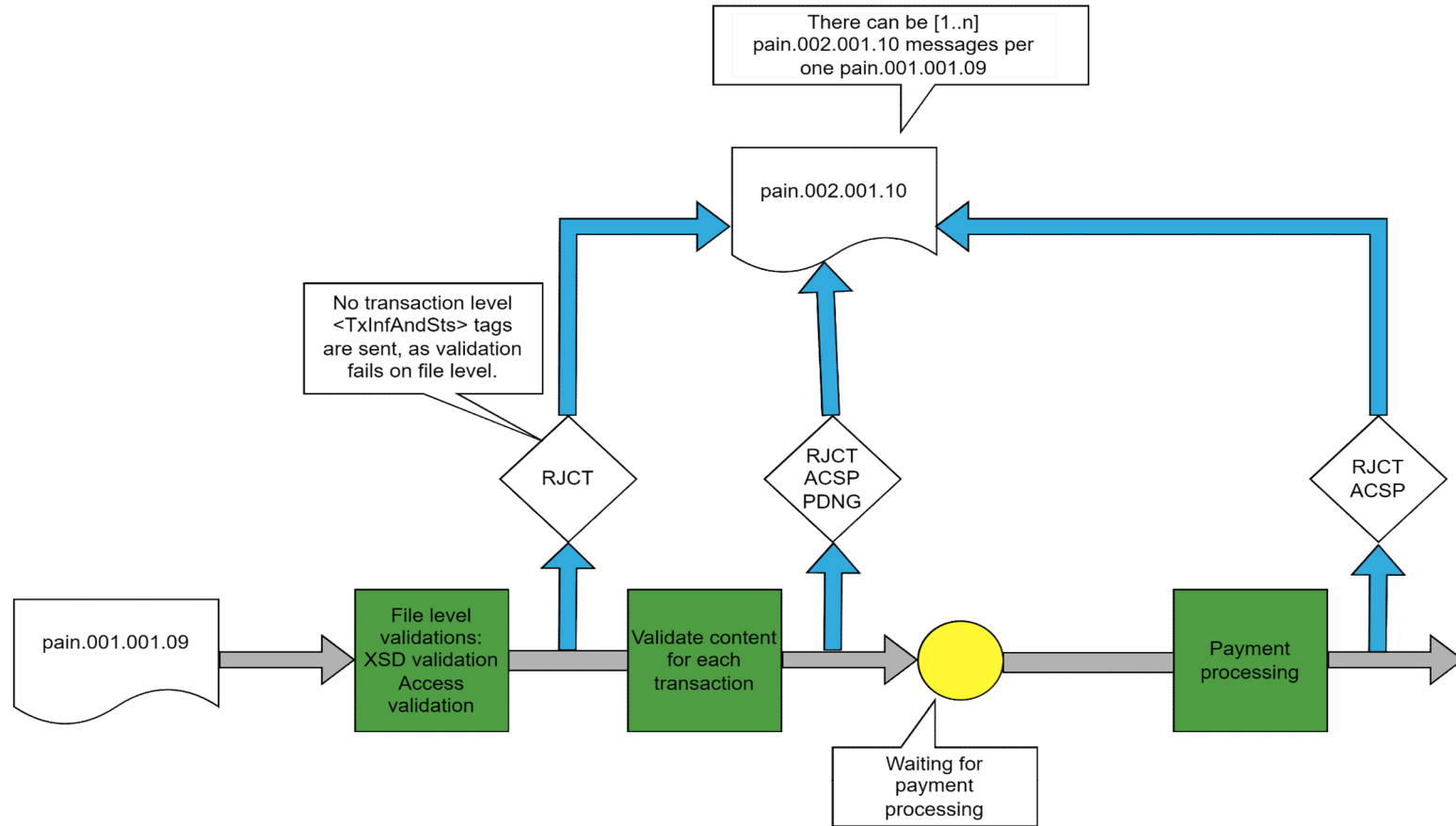
ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.1	6.1.14.1.2		PostalAddress	<PstlAdr>	++++		[0..1]	In case of Intrabank payments, Domestic ordinary/economy payments: - Postal Address is not used. In case of Domestic urgent/express payments, European ordinary/economy payments: - Postal Address is optional. In case of European urgent/express payments, International payments: - Postal Address is optional for EUR payment to EU/EEA, mandatory for other payments when Ultimate Creditor Name is provided. If Postal Address is used then minimum Country and Town Name must be present.
9.1.3	6.1.18.1.2		Department	<Dept>	+++++	Text	[0..1]	
9.1.4	6.1.18.1.3		SubDepartment	<SubDept>	+++++	Text	[0..1]	
9.1.5	6.1.18.1.4		StreetName	<StrtNm>	+++++	Text	[0..1]	Street name or house name.
9.1.6	6.1.18.1.5		BuildingNumber	<BldgNb>	+++++	Text	[0..1]	Building number and apartment number.
	6.1.18.1.6		BuildingName	<BldgNm>	+++++	Text	[0..1]	House name.
	6.1.18.1.7		Floor	<Flr>	+++++	Text	[0..1]	
	6.1.18.1.8		PostBox	<PstBx>	+++++	Text	[0..1]	
	6.1.18.1.9		Room	<Room>	+++++	Text	[0..1]	Apartment number.
9.1.7	6.1.18.1.10		PostCode	<PstCd>	+++++	Text	[0..1]	
9.1.8	6.1.18.1.11		TownName	<TwnNm>	+++++	Text	[1..1]	Town or district, municipality, community, village.
	6.1.18.1.12		TownLocationName	<TwnLctnNm>	+++++	Text	[0..1]	Specific location name within the town.
	6.1.18.1.13		DistrictName	<DstrctNm>	+++++	Text	[0..1]	Identifies a subdivision within a country sub-division.
9.1.9	6.1.18.1.14		CountrySubDivision	<CtrySubDvsn>	+++++	Text	[0..1]	State, region, county.
9.1.10	6.1.18.1.15		Country	<Ctry>	+++++	Code	[1..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	++++		[0..1]	
9.1.13	6.1.14.2.1	{Or	OrganisationIdentification	<OrgId>	+++++		[1..1]	Either AnyBIC or LEI or Other is allowed.
9.1.14	6.1.13.1.1	{{Or	AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	BIC owned by Ultimate Creditor (if company has its own BIC code). Recommendation not to use this tag.
	6.1.13.1.2	Or	LEI	<LEI>	+++++	Identifier	[1..1]	
9.1.15	6.1.13.1.3	Or}}	Other	<Othr>	+++++		[1..1]	
9.1.16	6.1.13.1.3.1		Identification	<Id>	+++++	Text	[1..1]	
9.1.17	6.1.13.1.3.2		SchemeName	<SchmeNm>	+++++		[0..1]	
9.1.18	6.1.13.1.3.2.1	{{Or	Code	<Cd>	+++++	Code	[1..1]	For organisation identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalOrganisationIdentification1Code Recommended codes for Domestic Payments: In Estonia : COID, CUST, TXID In Latvia : TXID In Lithuania : COID
9.1.19	6.1.13.1.3.2.2	Or}}	Proprietary	<Prtry>	+++++	Text	[1..1]	
9.1.20	6.1.13.1.3.3		Issuer	<Issr>	+++++	Text	[0..1]	
9.1.21	6.1.14.2.2	Or}	PrivateIdentification	<PrvtId>	+++++		[1..1]	
9.1.22	6.1.17.1.1	{{Or	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	+++++		[1..1]	
9.1.23	6.1.17.1.1.1		BirthDate	<BirthDt>	+++++	DateTime	[1..1]	
9.1.24	6.1.17.1.1.2		ProvinceOfBirth	<PrvcOfBirth>	+++++	Text	[0..1]	
9.1.25	6.1.17.1.1.3		CityOfBirth	<CityOfBirth>	+++++	Text	[1..1]	
9.1.26	6.1.17.1.1.4		CountryOfBirth	<CtryOfBirth>	+++++	Code	[1..1]	
9.1.27	6.1.17.1.2	Or}}	Other	<Othr>	+++++		[1..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
9.1.28	6.1.17.1.2.1		Identification	<Id>	+++++++	Text	[1..1]	
9.1.29	6.1.17.1.2.2		SchemeName	<SchmeNm>	+++++++		[0..1]	
9.1.30	6.1.17.1.2.2.1	{{Or	Code	<Cd>	+++++++	Code	[1..1]	For private identification scheme code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalPersonIdentification1Code. Recommended codes for Domestic Payments: In Estonia: NIDN, CUST, TXID In Latvia: NIDN In Lithuania: NIDN.
9.1.31	6.1.17.1.2.2.2	Or}}	Proprietary	<Prtry>	+++++++	Text	[1..1]	
9.1.32	6.1.17.1.2.3		Issuer	<Issr>	+++++++	Text	[0..1]	
9.1.33	6.1.14.1.4		CountryOfResidence	<CtryOfRes>	++++	Code	[0..1]	Ignored by Swedbank.
2.86	6.1.15.6.21		Purpose	<Purp>	+++		[0..1]	
2.87	6.1.12.2.1		Code	<Cd>	++++	Code	[1..1]	For purpose code see https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets Code: ExternalPurpose1Code
2.89	6.1.15.6.22		RegulatoryReporting	<RgltryRptg>	+++		[0..1]	<u>In Latvia:</u> Information about declaration of payments. Mandatory if one of the parties (Debtor or Creditor) is a resident and the other party is a non-resident, and payment amount is or exceeds 10 000 EUR (or equivalent amount in other currency). <u>In Estonia, Lithuania:</u> Ignored by Swedbank.
11.1.4	6.1.19.1.3		Details	<DtIs>	++++		[0..2]	<u>In Latvia:</u> Only two occurrences are allowed, the rest are ignored.
11.1.5	6.1.19.1.3.1		Type	<Tp>	+++++	Text	[0..1]	<u>In Latvia:</u> Should contain EKK when budget income code is transferred in 6.1.19.1.3.4<Cd>. Should contain AMK when external payment code is transferred in 6.1.19.1.3.4 <Cd>.
11.1.7	6.1.19.1.3.3		Country	<Ctry>	+++++	Code	[0..1]	Country ISO code (ISO 3166, Alpha-2 code). <u>If Country is present, then it saved as Country Of Residence (6.1.14.1.4) for Creditor.</u>
11.1.8	6.1.19.1.3.4		Code	<Cd>	+++++	Text	[1..1]	<u>In Latvia:</u> Code of the balance of payment. For appropriate code see Bank of Latvia regulation Nr. 217 "Statistisko datu par nebanku ārējiem maksājumiem sagatavošanas un iesniegšanas noteikumi" (https://likumi.lv/ta/id/335516-statistisko-datu-par-nebanku-arejiem-maksajumiem-sagatavosanas-un-iesniegšanas-noteikum) If 6.1.19.1.3.1 <Tp> contains code EKK then the code value should contain budget income code.
11.1.10	6.1.19.1.3.6		Information	<Inf>	+++++	Text	[0..1]	

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.98	6.1.16.6.25		RemittanceInformation	<RmtInf>	+++		[0..1]	<p>In case of Domestic Payments:</p> <ul style="list-style-type: none"> - <u>In Estonia</u>: unstructured or structured remittance information or both needs to be present. When the client fills both, the structured and unstructured information tags, only 130 characters (including spaces) of combined length is accepted. When bank cannot forward both tags, then creditor reference under the structured information will be lifted to the unstructured information tag in accordance with EACT standard for unstructured remittance information formatting rules. If the remittance information as a result will be longer than 140 characters, then the bank will deliver only 140 characters of the remittance information. For example /RFB/XXXXXX/TXT/ZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZZ stands for the unstructured information. - <u>In Latvia</u>: Either unstructured or structured remittance information must be present but not both. Creditor reference under the structured information will be copied to the unstructured information tag in accordance with EACT standard for unstructured remittance information formatting rules - to assure compatibility with legacy statement formats. - <u>In Lithuania</u>: Either unstructured or structured remittance information must be present but not both. <p>In case of European Payments:</p> <ul style="list-style-type: none"> - Either unstructured or structured remittance information must be present but not both. <p>In case of International non-European payments:</p> <ul style="list-style-type: none"> - Only unstructured remittance information is accepted.
2.99	6.1.20.5.1		Unstructured	<Ustrd>	++++	Text	[0..1]	<p>Only one occurrence allowed with maximum 140 Characters (including spaces).</p> <p>According to European Payment council recommendations to Improve Transparency for Retail Payment End-Users unstructured information should contain Whom (payee's commercial trade name when different from legal name), Where (actual place where transaction took place) and When (clearly indicate the date and time of the transaction).</p> <p><u>In Estonia</u>: If unstructured and structured references are both used the maximum accepted combined length is 130 characters. If in Domestic payment information is filled in accordance with EACT standard for Unstructured remittance information formatting rules, RFB value will be validated by same rules as Structured Reference. In case of successful validation, the information is stored to separate values for payment initiator's account statement => Payment details and Creditor Reference.</p>
2.100	6.1.20.5.2		Structured	<Strd>	++++		[0..1]	
2.120	6.1.20.1.3		CreditorReferenceInformation	<CdtrRefInf>	+++++		[1..1]	
2.121	6.1.9.1.1		Type	<Tp>	++++++		[1..1]	
2.122	6.1.9.1.1.1		CodeOrProprietary	<CdOrPrtry>	+++++++		[1..1]	
2.123	6.1.9.1.1.1.1		Code	<Cd>	+++++++	Code	[1..1]	Accepted code: SCOR
2.125	6.1.9.1.1.2		Issuer	<Issr>	+++++++	Text	[0..1]	<p>Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution.</p> <p>"ISO" in case of ISO11649 reference number.</p>

ISO Index No. Used in V3	ISO Index No. for V9	Or	Message Item	Tag Name	Structural Sequence	ISO Type	Mult.	Customer RULES
2.126	6.1.9.1.2		Reference	<Ref>	++++++	Text	[1..1]	<p>If Creditor Reference Information is used, Reference must be included.</p> <p><u>In Estonia:</u> When reference number is filled in Domestic Payment, the correctness of reference number is checked against Estonian reference number standard. For information about Estonian reference number standard see https://www.pangaliit.ee/settlements-and-standards/reference-number-of-the-invoice ISO11649 reference number is accepted and the correctness validated.</p> <p><u>In Latvia, Lithuania:</u> No validations are performed on the value currently.</p>

3.1 Statuses on payment level in Pain.002.001.10



3.Customer Payment Status Report pain.002.001.10

							Swedbank	
ISO Index No. Used In V3	ISO Index No. for V10	Or	Message Item	Tag Name	Structural Sequence	Type	Mult.	RULES
0.0			Customer Payment Status Report	<CstmrPmtStsRpt>	-		[1..1]	
1.0	3.4.1		GroupHeader	<GrpHdr>	+		[1..1]	
1.1	6.1.12.4.1		MessageIdentification	<MsgId>	++	Text	[1..1]	
1.2	6.1.12.4.2		CreationDateTime	<CreDtTm>	++	DateTime	[1..1]	
1.3	6.1.12.4.3		InitiatingParty	<InitgPty>	++		[1..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	+++		[1..1]	
9.1.13	6.1.14.2.1		OrganisationIdentification	<OrgId>	++++		[1..1]	
9.1.14	6.1.13.1.1		AnyBIC	<AnyBIC>	+++++	Identifier	[1..1]	
2.0	3.4.2		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	+		[1..1]	
2.1	3.4.2.1		OriginalMessageIdentification	<OrgnlMsgId>	++	Text	[1..1]	<GrpHdr> +<MsgId> value from corresponding C2B pain.001 file
2.2	3.4.2.2		OriginalMessageNameIdentification	<OrgnlMsgNmId>	++	Text	[1..1]	Specifies the original message name identifier to which the message refers, e.g. pain.001.001.09
2.4	3.4.2.4		OriginalNumberOfTransactions	<OrgnlNbOfTx>	++	Text	[1..1]	NumberOfTransactions from the Credit Transfer file (pain.001.001.09)
2.5	3.4.2.5		OriginalControlSum	<OrgnlCtrlSum>	++	Quantity	[0..1]	ControlSum from the Credit Transfer file (pain.001.001.09)
2.6	3.4.2.6		GroupStatus	<GrpSts>	++	Code	[0..1]	Status codes used by Swedbank: RJCT - in case the whole file was rejected. ACTC - Payments in file imported through electronic channel and pending for further manual processing by customer. PART - Partially accepted, at least one payment in response is in ACSP status ACSP - All preceding checks such as technical validation and customer profile were successful within the whole file. ACSC - Settlement on the debtor's account has been completed for all payments in the file. GroupStatus is not sent with the final processing messages of Mass Payment, International payment and European payment.
2.7	3.4.2.7		StatusReasonInformation	<StsRsnInf>	++		[0..n]	
2.8	3.4.2.7.1		Originator	<Orgtr>	+++		[0..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	++++		[0..1]	
9.1.13	6.1.14.2.1		OrganisationIdentification	<OrgId>	+++++		[1..1]	
9.1.14	6.1.13.1.1		AnyBIC	<AnyBIC>	+++++	Identifier	[0..1]	
2.9	3.4.2.7.2		Reason	<Rsn>	+++		[1..1]	Specifies the reason for the status report
2.10	3.4.2.7.2.1		Code	<Cd>	++++	Code	[1..1]	
2.12	3.4.2.7.3		AdditionalInformation	<AddtlInf>	++++	Text	[0..n]	Swedbank Gateway error description.
3.0	3.4.3		OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	+		[0..n]	
3.1	3.4.3.1		OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	++	Text	[1..1]	<PmtInfId> value from corresponding C2B pain.001 file

ISO Index No. Used in V3	ISO Index No. for V10	Or	Message Item	Tag Name	Structural Sequence	Type	Mult.	RULES
3.4	3.4.3.4		PaymentInformationStatus	<PmtInfSts>	++	Code	[0..1]	Status codes used by Swedbank: RJCT - in case the whole payment initiation block was rejected. PDNG- Payment information imported through electronic channel and pending for further manual processing by customer. PART - Partially accepted ACSP - All preceding checks such as technical validation and customer profile were successful within the payment information block. ACSC - Settlement on the debtor's account has been completed for all payments in payment information block.
3.5	3.4.3.5		StatusReasonInformation	<StsRsnInf>	++		[0..n]	
3.6	3.4.3.5.1		Originator	<Orgtr>	+++		[0..1]	
9.1.12	6.1.14.1.3		Identification	<Id>	++++		[0..1]	
9.1.13	6.1.14.2.1		OrganisationIdentification	<OrgId>	+++++		[1..1]	
9.1.14	6.1.13.1.1		AnyBIC	<AnyBIC>	++++++	Identifier	[0..1]	
3.7	3.4.3.5.2		Reason	<Rsn>	+++		[1..1]	Specifies the reason for the status report
3.8	3.4.3.5.2.1		Code	<Cd>	++++	Code	[1..1]	
3.10	3.4.3.5.3		AdditionalInformation	<AddtInf>	+++	Text	[0..n]	Swedbank Gateway error description.
3.15	3.4.3.7		TransactionInformationAndStatus	<TxInfAndSts>	++		[0..n]	
3.17	6.1.15.3.2		OriginalInstructionIdentification	<OrqnlInstrId>	+++	Text	[1..1]	
3.18	6.1.15.3.3		OriginalEndToEndIdentification	<OrqnlEndToEndId>	+++	Text	[1..1]	
3.19			TransactionStatus	<TxSts>	+++	Code	[1..1]	Status codes used by Swedbank: RJCT - in case the transaction was rejected. PDNG – Payment imported through electronic channel and pending for further manual processing by customer. ACSP - All preceding checks such as technical validation and customer profile were successful. ACSC – Settlement on the debtor's account has been completed. In case of Swedbank Payments (intrabank) successful checks such as technical validation, customer profile and sufficient available balance produce ACSC status immediately, ACSP will be skipped.
3.20	6.1.15.3.6		StatusReasonInformation	<StsRsnInf>	+++		[1..1]	

ISO Index No. Used in V3	ISO Index No. for V10	Or	Message Item	Tag Name	Structural Sequence	Type	Mult.	RULES
3.21	6.1.15.3.6.1		Originator	<Orgtr>	++++		[0..1]	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Party that issues the status.
9.1.12	6.1.14.1.3		Identification	<Id>	+++++		[0..1]	
9.1.13	6.1.14.2.1		OrganisationIdentification	<OrgId>	+++++		[1..1]	
9.1.14	6.1.13.1.1		AnyBIC	<AnyBIC>	+++++	Identifier	[0..1]	
3.22	6.1.15.3.6.2		Reason	<Rsn>	++++		[1..1]	Specifies the reason for the status report
3.23	6.1.15.3.6.2.1		Code	<Cd>	+++++	Code	[1..1]	
3.25	6.1.15.3.6.3		AdditionalInformation	<AddtlInf>	++++	Text	[1..1]	Swedbank Gateway error description.
3.30	6.1.15.3.10		AccountServicerReference	<AcctSvcrRef>	+++	Text	[0..1]	
3.32	6.1.15.3.12		OriginalTransactionReference	<OrgnlTxRef>	+++		[0..1]	
3.34	6.1.15.7.2		Amount	<Amt>	++++		[0..1]	Not reported for Mass payments
3.35	6.1.3.1.1		InstructedAmount	<InstdAmt Ccy="AAA">	+++++	Amount	[1..1]	
3.41	6.1.15.7.5		RequestedExecutionDate	<ReqdExctnDt>	++++		[1..1]	
	6.1.7.1.1		Date	<Dt>	+++++	DateTime	[1..1]	
3.121	6.1.15.7.13		Debtor	<Dbtr>	++++		[1..1]	
	6.1.14.3.1		Party	<Pty>	+++++		[1..1]	
9.1.0	6.1.14.1.1		Name	<Nm>	+++++	Text	[1..1]	
3.122	6.1.15.7.14		DebtorAccount	<DbtrAcct>	++++		[1..1]	
1.1.0	6.1.1.4.1		Identification	<Id>	+++++		[1..1]	
1.1.1	6.1.2.1.1		IBAN	<IBAN>	+++++	Identifier	[1..1]	
1.1.11	6.1.1.4.4		Currency	<Ccy>	+++++	Code	[1..1]	
3.123	6.1.15.7.15		DebtorAgent	<DbtrAgt>	++++		[1..1]	
6.1.0	6.1.10.4.1		FinancialInstitutionIdentification	<FinInstnId>	+++++		[1..1]	
6.1.1	6.1.10.2.1		BICFI	<BICFI>	+++++	Identifier	[1..1]	
3.125	6.1.15.7.17		CreditorAgent	<CdtrAgt>	++++		[0..1]	
6.1.0	6.1.10.4.1		FinancialInstitutionIdentification	<FinInstnId>	+++++		[1..1]	
6.1.1	6.1.10.2.1	{Or	BICFI	<BICFI>	+++++	Identifier	[1..1]	
6.1.2	6.1.10.2.2	Or}	ClearingSystemMemberIdentification	<ClrSysMmbId>	+++++		[1..1]	
6.1.3	6.1.10.1.1		ClearingSystemIdentification	<ClrSysId>	+++++		[0..1]	
6.1.4	6.1.23.1.1		Code	<Cd>	+++++	Code	[1..1]	
6.1.6	6.1.10.1.2		MemberIdentification	<MmbId>	+++++	Text	[1..1]	
3.127	6.1.15.7.19		Creditor	<Cdtr>	++++		[1..1]	
	6.1.14.3.1		Party	<Pty>	+++++		[1..1]	
9.1.0	6.1.14.1.1		Name	<Nm>	+++++	Text	[1..1]	
3.128	6.1.15.7.20		CreditorAccount	<CdtrAcct>	++++		[1..1]	
1.1.0	6.1.1.4.1		Identification	<Id>	+++++		[1..1]	
1.1.1	6.1.2.1.1	{Or	IBAN	<IBAN>	+++++	Identifier	[1..1]	
1.1.2	6.1.2.1.2	Or}	Other	<Othr>	+++++		[1..1]	
1.1.3	6.1.1.2.1		Identification	<Id>	+++++	Text	[1..1]	

4. Information about examples

Examples are provided in Swedbank home page. County code in the file name specifies that the file has some country specific tags/rules in it.

4.1 Domestic Payment example

4.2 International Payment example

4.3 European Payment example

4.4 Mass Payment example