


Netcompany  
Banking Services

Sparbanken Syd



MIG pain.001.001.09  
MIG pain.002.001.10

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### Document history

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### References

Reference	Title	Author

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# 1 Introduction

This Message Implementation Guideline (MIG) were prepared by Netcompany Banking Services (hereinafter "NBS") on behalf of Sparbanken Syd.

The purpose of this document is to define how information in payment messages should be structured for the exchange between the sender and NBS.

NBS' MIG is considered as an appendix to the ISO 20022 MDR for Payments Initiation 2019 (part 1 to 3) and the CGI-MP documentation, NBS expect the reader of this document to be familiar with general XML rules and structures as referred to in this MIG.

This MIG comply with the international definitions for content and use of an ISO20022 pain.001.001.09 & <https://www.iso20022.org/pain.002.001.10> NPC & [ISO2022](#)

## 1.1 NBS usage of ISO20022 XML format

The term "message" is used for one XML schema occurrence, which is a combination of blocks called Group Header, Payment Information and Credit Transfer Transaction Information. Each file can only contain one message.

A message can contain several credit transfers from multiple debtors/accounts.

## 1.2 Use of NBS guideline

The description of each message item contains:

### Occurrences:

This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets

For example:

[0..1] shows that the element can be present 0 times or 1 time. i.e. the element is optional

[1..1] shows that the element can only be present 1 time. i.e. the element is mandatory

[1..n] shows that the element is mandatory and can be present 1 to n times

An element that is part of a block of elements is mandatory as far as the block it is part of is present in the message. If only one of several elements may be present this is indicated by {or...or} before the elements concerned.

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**NBS:**

M, if the tag is required by NBS or ISO 20022 schema. (M) if the schema element is mandatory in ISO 20022 schema as XOR definition with other tag.

Message item Tag's full name and indent with amount of '+' signs.

**XML Tag:** Name that identifies an element within an XML message, that is put between brackets, e.g. <Amt>

**Length:** This specifies the schema permitted format or data type

**Validation:** Y when NBS validates the given value.

**Comments:** Guideline how to use the tag in the message.

Rules for provision of Postal Address are described in "Clarification paper NPC Credit Transfer and NPC Instant Credit Transfer v.3.0", Section 2.11.

### 1.3 Usage of references Netcompany Banking Services

Reference type	ISO Index	Description
	<b>(Attribute)</b>	
<MsgId>	6.1.12.5.1 (R)	Unique identification of the pain.001 message. Used by NBS for duplicate control.
<NbOfTx>	6.1.12.5.4 (R)	Number of transactions included in the pain.001 message.
<CtrlSum>	6.1.12.5.5 (C)	A sum of all Instructed amounts in the pain.001 message.
<InitgPty>	6.1.12.5.6 (R)	Unique identification of the sender of the pain.001 message.

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<PmtInflId>	6.1.15.4.1 (R)	Unique identification of each Payment Information section in the pain.001 message. Used by NBS for duplicate control.
<InstrId>	6.1.11.2.1 (C)	Customers own identification for each single Credit Transfer Transaction in the pain.001 message.
<EndToEndId>	6.1.11.2.2 (R)	End-to-End Identification is unique for each single Credit Transfer Transaction in the pain.001 message. Used by NBS for duplicate control.
<Ustrd>	6.1.20.5.1 (C)	Free text information to beneficiary.
<Nb>	6.1.20.1.1.2 (C)	Unique and unambiguous identification of each referred invoice and/or credit note used by the customer in Referred Document Information.
<Ref>	6.1.9.1.2 (C)	Each structured reference used by customer in Creditor Reference Information (e.g. RF Creditor Reference - ISO 11649).

## 1.4 Character set

The UTF-8 character encoding standard is required in the ISO 20022 Messages.

The Latin character set, commonly used in international communication, should be used for cross border payments. 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

For **domestic payments in the Nordic countries**, it is accepted also to use:

å ä æ ö ø  
Å Ä Æ Ö Ø

**Note:** Nordic characters should not be used for non-domestic payments.

## **1.5 Transaction limit**

NBS allows up to 100.000 transactions per pain.001 message

## **1.6 Supported payment types**

### **1.6.1 Swedish domestic payments**

- Transfer
- Salary and pension payments
- Alias payment to Bankgiro or Plusgiro
- Alias payment with extended remittance information

### **1.6.2 Cross border payments**

- SEPA Credit Transfer
- Cross Border with ordinary or express priority

See further details of supported payment types in the annex document "Guideline to payment types in Sweden".

## 2 Explanation of the use of elements pain.001.001.09

### 2.1 Group Header

Occurrences	NBS	Message Item	<XML tag>	Length	Validated	Comments
		<i>Message root Document / CustomerCreditTransferInitiation</i>	<CstmrCdtTrfInittn>			
[1..1]	M	<b>+Group Header</b>	<GrpHdr>			
[1..1]	M	++MessageIdentification	<MsgId>	35	Y	Unique 90 days. If duplicate, entire pain.001 message is rejected. Error code in pain.002: <b>DU01</b>
[1..1]	M	++CreationDateTime	<CreDtTm>	ISO DateTime		
[1..1]	M	++NumberOfTransactions	<NbOfTx>	15	Y	NBS to check NbOfTx vs. number of occurrences of CreditTransferTransaction in the message. If incorrect entire pain.001 rejected. Error code in pain.002: <b>AM19</b>  NBS accepts a maximum of 100.000 CreditTransferTransaction instances per message.
[0..1]		++ControlSum	<CtrlSum>		Y	If present, NBS to check that sum of amounts of all Transactions is equal to ControlSum. If not equal, entire pain.001 is rejected. Reason code in pain.002: <b>AM16</b>
[1..1]	(M)	++InitiatingParty	<InitgPty>			Not used or validated by NBS in Netbank file import. The initiating party has no effect on how the payments are processed and it is not stored by NBS.
[0..1]		+++Name	<Nm>	140		
[0..1]	(M)	+++Identification	<Id>			

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[1..1]	M	++++OrganisationIdentificatio n	<OrgId>	35		
[0..1] {or	(M)	+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		
[0..n] or}		+++++Other	<Othr>			
[1..1]	(M)	++++++Identification	<Id>	35		Company or customer Id
[0..1]	M	+++++SchemeName	<SchmeNm>			
[1..1] {or	M	+++++++Code	<Cd>	4		
[1..1] or}		+++++++Proprietary	<Prtry>	35		

## 2.2 Payment Information

Occurrences	NBS	Message Item	<XML tag>	Length	Validated	Comments
[1..n]	M	<b>+PaymentInformation</b>	<PmtInf>			Applies to the debit side of the transaction. At the PmtInf-level all transactions must have - same debtor id - same debit account - same requested execution date
[1..1]	M	++PaymentInformationIdentification	<PmtInfId>	35		Must be unique within the message. The id is reported in bank to customer ISO 20022 camt messages.
[1..1]	M	++PaymentMethod	<PmtMtd>	3	Y	Only "TRF" allowed
[0..1]		++BatchBooking	<BtchBookg>	Ind		Not used

[0..1]		++NumberOfTransactions	<NbOfTxs>	15	Y	Validated if present <i>If incorrect, PmtInf rejected: Error code in pain.002: <b>AM20</b></i>
[0..1]		++ControlSum	<CtrlSum>	18	Y	If present, NBS checks correctness of Sum of value of all Transactions that will be booked if entire section passes transaction validation. If incorrect entire pain.001 rejected. Error code in pain.002: <b>AM17</b>
[0..1]		++PaymentTypeInformation	<PmtTpInf>			PaymentTypeInformation can be specified on both Payment and Transaction Level. Information on Transaction Level has precedence over information on Payment Level.
[0..1]		+++InstructionPriority	<InstrPrty>	4		Not used
[0..1]		+++ServiceLevel	<SvcLvl>			
[1..1] {or}	(M)	++++Code	<Cd>	4		Only NPCA is allowed for NPC credit transfer NURG, SEPA & URGP can be used for non-NCT transactions
[1..1] or}	(M)	++++Proprietary	<Prtry>	35		Not used
[0..1]		+++LocalInstrument	<LclInstrm>			
[1..1] {or}	(M)	++++Code	<Cd>	4		"IN" for cross border payments. "SDCL" Swedish Same day value transfer. "PERI" is used for payment with extended remittance information
[1..1] or}	(M)	++++Proprietary	<Prtry>	35		
[0..1]		+++CategoryPurpose	<CtgyPurp>			
[1..1] {or}	(M)	++++Code	<Cd>	4		Following codes can be used: All valid ISO codes  If LocalInstrument is "SDCL" then use "PENS", "SALA", "SSBE" for Salary type payment processing

[1..1] or}	(M)	++++Proprietary	<Prtry>	35		Not used
[1..1]	M	++RequestedExecutionDate	<ReqdExctnDt>			
[1..1] { or	M	+++Date	<Dt>	ISO Date	Y	YYYY-MM-DD. Date at which the initiating party requests for processing of the payments. If the stated requested execution date is a bank holiday in the debtor account's country or instruction received after cut-off time, NBS will execute the payment on the following bank open day. <b>Note:</b> For Sweden the Requested Execution Date refers to the debtor's debit date, not to creditors' credit date as it did in local Bankgiro lön format. The execution date should then be one business day prior to the payout date to the creditor.
[1..1] or}		+++DateTime	<DtTm>	ISO DateTime		Not used
[0..1]		++PoolingAdjustmentDate	<PoolgAdjstmntDt>	ISO Date		Not used
[1..1]		++Debtor	<Dbtr>			
[0..1]		+++Name	<Nm>	140		
[0..1]		+++PostalAddress	<PstlAdr>			
[0..1]		+++Street Name	<StrtNm>	70		
[0..1]		+++Building number	<BldgNb>	16		
[0..1]		+++Post Code	<PstCd>	16		
[0..1]		+++Town Name	<TwnNm>	35		
[0..1]		+++Country	<Ctry>	4		
[0..7]		+++AddressLine	<AdrLine>	70		
[0..1]		+++ Identification	<Id>	35		
[1..1]	M	++++Organisation identification	<OrgId>			

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[0..1] {or}		+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		
[0..n] or}		+++++Other	<Othr>			
[1..1]	(M)	+++++Identification	<Id>	35		
[0..1]	M	+++++SchemeName	<SchmeNm>			
[1..1] or}	M	+++++Code	<Cd>	4		CUST or BANK
[1..1] or}		+++++Proprietary	<Prtry>	35		
[0..1]		+++Country of Residence	<CtryOfRes>	Code (2)		Not used
[1..1]	M	++DebtorAccount	<DbtrAcct>		Y	Debtor account in NBS' system. Mandatory in message, BBAN or IBAN can be used.
[1..1]	M	+++Identification	<Id>			IBAN, BBAN
[1..1] {or}	(M)	++++IBAN	<IBAN>	34	Y	
[1..1] or}	(M)	++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>	34		The account number on BBAN layout followed by SchmeNm Code BBAN.
[0..1]		+++++SchemeName	<SchmeNm>			
[1..1] {or}	(M)	+++++Code	<Cd>	4		BBAN
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		Not used
[0..1]		+++++Currency	<Ccy>	Code (3)		Not used
[0..1]		+++++Proxy	<Prxy>			
		+++++Type	<Tp>			
[0..1] {or}		+++++Code	<Cd>	4		

[0..1] or}	M	+++++Proprietary	<Prtry>	35		
[1..1]	M	++DebtorAgent	<DbtrAgt>			
[1..1]	M	+++FinancialInstitution Identification	<FinInstnId>			
[0..1]		++++BICFI	<BIC>	11		
[0..1]		++++ClearingSystemMemberIdentification	<ClrSysMmbld>			
[0..1]		++++ClearingSystemId	<ClrSysid>			
[1..1]	M	+++++Code	<Cd>	5		
[1..1]	M	+++++MemberIdentification	<Mmbld>	35		
[0..1]		++UltimateDebtor	<UltmtDbtr>			Not used
[0..1]		+++ Name	<Nm>	140		
[0..1]		++++ PostalAddress	<PstlAdr>			
[0..1]		+++++StreetName	<StrtNm>	70		
[0..1]		+++++BuildingNumber	<BldgNb>	16		
[0..1]		+++++PostCode	<PstCd>	16		
[0..1]		+++++TownName	<TwnNm>	35		
[0..1]		+++++Country	<Ctry>	Code (2)		
[0..7]		+++++AddressLine	<AdrLine>	70		
[0..1]		+++Identification	<Id>			
[1..1] {or	(M)	+++++OrganisationIdentificatio n	<OrgId>			
[0..1] {or		+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		
[0..n] or}		+++++Other	<Othr>			
[1..1]	(M)	+++++Identification	<Id>	35		
[0..1]		+++++SchemeName	<SchmeNm>			

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[1..1] (or	(M)	+++++Code	<Cd>	4		
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		
[1..1] or}	(M)	++++PrivateIdentification	<PrvtId>			
[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth >			
[1..1]	M	+++++BirthDate	<BirthDt>	ISO Date		
[0..1]		+++++ProvinceOfBirth	<PrvcOfBirth>	35		
[1..1]	M	+++++CityOfBirth	<CityOfBirth>	35		
[1..1]	M	+++++CountryOfBirth	<CtryOfBirth>	Code (2)		
[0..n]		+++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>			
[0..1]		+++++SchemeName	<SchmeNm>			
[1..1] {or	(M)	+++++Code	<Cd>	4		
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		
[0..1]		+++CountryofResidence	<CtryOfRes>	Code (2)		
[0..1]		++ChargeBearer	<ChrgBr>	4		SEPA CT: "SLEV" Other payment types: "SHAR", "CRED", "DEBT". SHAR is default value.

## 2.3 Credit Transfer Transaction information

Occurrences	NBS	Message Item	<XML tag>	Length	Validated	Comments
[1..n]	M	++CreditTransferTransaction Information	<CdtTrfTxInf>			
[1..1]	M	+++PaymentIdentification	<PmtId>			
[0..1]		++++InstructionIdentification	<InstrId>	35		
[1..1]	M	++++EndToEndIdentification	<EndToEndId>	35	Y	Unique within each pain.001 message. Reason code: <b>DU04</b>
[0..1]		++++UETR	<UETR>	36		
[0..1]		+++PaymentTypeInformation	<PmtTpInf>			PaymentTypeInformation can be specified on both Payment and Transaction Level. Information on Transaction Level has precedence over information on Payment Level.
[0..1]		++++InstructionPriority	<InstrPrty>	4		Not used
[0..1]		++++ServiceLevel	<SvcLvl>			
[1..1] {or	(M)	++++Code	<Cd>	4		Only NPCA is allowed for NPC credit transfer NURG, SEPA & URGP can be used for non-NCT transactions
[1..1] or}		++++Proprietary	<Prtry>	35		Not used
[0..1]		++++LocalInstrument	<LclInstrm>			
[1..1] {or	(M)	++++Code	<Cd>	4		Following codes can be used: All valid ISO codes

						If LocalInstrument is "SDCL" then use "PENS", "SALA", "SSBE" for Salary type payment processing
[1..1] or}	(M)	++++Proprietary	<Prtry>	35		
[0..1]		++++CategoryPurpose	<CtgyPurp>			
[1..1] {or	M	++++Code	<Cd>	4		Overrides data on payment information level. Used if payment is on behalf of an ultimate party other than the debtor account holder.
[1..1] or}		++++Proprietary	<Prtry>	35		Not used
[1..1]	M	+++Amount	<Amt>			
[1..1] {or	M	++++InstructedAmount	<InstdAmt>	21		Payment amount, including currency as attribute. Must be larger than zero.
[1..1] or}		++++EquivalentAmount	<EqvtAmt>			Not used
[1..1]		++++Amount	<Amt>	21		Not used
[1..1]		++++CurrencyOfTransfer	<CcyOfTrf>	3		Not used
[0..1]		+++ExchangeRateInformation	<XchgRateInf>			Not used
[0..1]		++++ExchangeRate	<XchgRate>	11		Not used
[0..1]		++++RateType	<RateTp>	Code (4)		Not used
[0..1]		++++ContractIdentifiacion	<CtrctId>	35		Not used
[0..1]		+++ChargeBearer	<ChrgBr>			If given, overrides information on payment level SEPA CT: "SLEV" Other payment types: "SHAR", "CRED", "DEBT". SHAR is default value.
[0..1]		+++ChequeInstruction	<ChqInstr>			Not used
[0..1]		++++ChequeType	<ChqTp>	Code (4)		Not used
[0..1]		+++UltimateDebtor	<UltmtDbtr>			Not used

[0..1]		++++Name	<Nm>	140		
[0..1]		++++ PostalAddress	<PstlAdr>			
[0..1]		+++++StreetName	<StrtNm>	70		
[0..1]		+++++BuildingNumber	<BldgNb>	16		
[0..1]		+++++PostCode	<PstCd>	16		
[0..1]		+++++TownName	<TwnNm>	35		
[0..1]		+++++Country	<Ctry>	Code (2)		
[0..7]		+++++AddressLine	<AdrLine>	70		
[0..1]		++++Identification	<Id>			
[1..1] {or	(M)	+++++OrganisationIdentification	<OrgId>			
[0..1] {or		+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		
[0..n] or}		+++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>	35		
[0..1]		+++++SchemeName	<SchmeNm>			
[1..1] (or	M	+++++Code	<Cd>	4		
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		
[1..1] or}	(M)	++++PrivateIdentification	<PrvtId>			
[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth >			
[1..1]	M	+++++BirthDate	<BirthDt>	ISO Date		
[0..1]		+++++ProvinceOfBirth	<PrvcOfBirth>	35		
[1..1]	M	+++++CityOfBirth	<CityOfBirth>	35		
[1..1]	M	+++++CountryOfBirth	<CtryOfBirth>	Code (2)		
[0..n]		+++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>			
[0..1]		+++++SchemeName	<SchmeNm>			

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[1..1] {or	(M)	+++++++Code	<Cd>	4		
[1..1] or}	(M)	+++++++Proprietary	<Prtry>	35		
[0..1]		++++CountryofResidence	<CtryOfRes>	Code (2)		
[0..1]		+++IntermediaryAgent1	<IntrmyAgt1>			Not used
[1..1]	M	++++FinancialInstitutionIdentificati on	<FinInstnId>			
[0..1]		++++BICFI	<BICFI>	11		
[0..1]		++++ClearingSystemMemberId	<ClrSysMmdId>			
[0..1]		++++ClearingSystemId	<ClrSysId>			
[1..1]	M	+++++++Code	<Cd>	5		
[1..1]	M	+++++MemberId	<Mmbld>	35		
[0..1]		+++++Name	<Nm>	140		
[0..1]		+++++PostalAddress	<PstlAdr>			
[0..1]		+++++++Country	<Ctry>	Code (2)		
[0..1]		+++++Other	<Othr>			
[1..1]	M	+++++++Identification	<Id>			
[0..1]		+++++++SchemeName	<SchmeNm>			
[1..1] {or	(M)	+++++++Code	<Cd>	4		
[1..1] or}	(M)	+++++++Proprietary	<Prtry>	35		
[0..1]		++++BranchId	<BrnchId>			
[0..1]		++++Identification	<Id>	35		
[0..1]		+++CreditorAgent	<CdtrAgt>		Y	Only used for cross border payments and domestic payments with BBAN
[1..1]	M	++++FinancialInstitutionIdentificati on	<FinInstnId>			
[0..1]		++++BICFI	<BIC>			<u>BIC/Swift code of receiving bank</u>
[0..1]		++++ClearingSystemMemberId	<ClrSysMmdId>			Only used if no BIC/Swift code. Agent info on local clearing system
[0..1]		++++ClearingSystemId	<ClrSysId>			

[1..1]	M	+++++Code	<Cd>			Valid clearing system id code: USABA (US) Also note that for EUR-countries and SEPA payments the BIC only is used or even omitted in IBAN-only case.
[1..1]	M	+++++MemberId	<Mmbld>			
[0..1]		++++BranchIdentification	<BrnchId>			Not used
[0..1]		++++Identification	<Id>			
[0..1]		+++Creditor	<Cdtr>			
[0..1]	M	++++Name	<Nm>	140	Y	
[0..1]		++++ PostalAddress	<PstlAdr>			
[0..1]		++++StreetName	<StrtNm>	70		
[0..1]		++++BuildingNumber	<BldgNb>	16		
[0..1]		++++PostCode	<PstCd>	16		
[0..1]	M	++++TownName	<TwnNm>	35		
[0..1]	M	++++Country	<Ctry>	Code (2)		
[0..7]		++++AddressLine	<AdrLine>	70		
[0..1]		++++Identification	<Id>			
[1..1] {or	(M)	+++++OrganisationIdentification	<OrgId>			Use OrgId or PrvtId.
[0..1] {or		+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		Not used
[0..n] or}		+++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>	35		
[0..1]		+++++SchemeName	<SchmeNm>			
[1..1]	M	+++++Code	<Cd>	4		
[1..1] or}	(M)	+++++PrivateIdentification	<PrvtId>			Use OrgId or PrvtId.

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[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>			Use DateAndPlaceOfBirth or Other.
[1..1]	M	+++++BirthDate	<BirthDt>	ISO Date		
[0..1]		+++++ProvinceOfBirth	<PrvcOfBirth>	35		
[1..1]	M	+++++CityOfBirth	<CityOfBirth>	35		
[1..1]	M	+++++CountryOfBirth	<CtryOfBirth>	Code (2)		
[0..n]		+++++Other	<Othr>			Use DateAndPlaceOfBirth or Other.
[1..1]	M	+++++Identification	<Id>			
[0..1]		+++++SchemeName	<SchmeNm>			
[1..1] {or	(M)	+++++Code	<Cd>	4		
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		
[0..1]		++++CountryofResidence	<CtryOfRes>	Code (2)		
[0..1]		+++CreditorAccount	<CdtrAcct>			
[1..1]	M	++++Identification	<Id>			
[1..1] {or	(M)	++++IBAN	<IBAN>	34	Y	IBAN, BBAN and other type of bank account id is allowed. If not valid IBAN, pain.002 reason code: <b>AC03</b>
[1..1] or}	(M)	++++Other	<Othr>			
[1..1]	M	+++++Identification	<Id>	34	Y	BBAN with SchmeNm BBAN SE: PlusGiro numbers are given with PGNR Prxy/Tp/Prtry in Prxy/Id  BankGiro numbers are given with BGNR Prxy/Tp/Prtry in Prxy/Id  When Prxy is used valid account number might be provided or NOTPROVIDED static value as the field is required by the xml scheme.  If not technically valid bank account or other number, pain.002 code: <b>AC03</b>

[0..1]		+++++SchemeName	<SchmeNm>			
[1..1] {or	(M)	+++++++Code	<Cd>	4		"BBAN"
[1..1] or}	(M)	+++++++Proprietary	<Prtry>	35		
[0..1]	(M)	+++++Proxy	<Prxy>			Proxy structure used when providing alias for account number
		+++++Type	<Tp>			Specifies what proxy type the id relates to
[0..1] {or		+++++++Code	<Cd>	4		Not used
[0..1] or}	M	+++++++Proprietary	<Prtry>	35		SE: "BGNR" for BankGiro number SE: "PGNR" for PlusGiro number
[1..1]	M	+++++Id	<Id>		Y	Needs to be provided when Proxy structure is used. BGNR or PGNR account number
[0..1]		+++UltimateCreditor	<UltmtCdtr>			
[0..1]		++++Name	<Nm>	140		
[0..1]		++++ PostalAddress	<PstlAdr>			
[0..1]		+++++StreetName	<StrtNm>	70		
[0..1]		+++++BuildingNumber	<BldgNb>	16		
[0..1]		+++++PostCode	<PstCd>	16		
[0..1]		+++++TownName	<TwnNm>	35		
[0..1]		+++++Country	<Ctry>	Code (2)		
[0..7]		+++++AddressLine	<AdrLine>	70		
[0..1]		+++++Identification	<Id>			
[1..1] {or	(M)	+++++OrganisationIdentification	<OrgId>			
[0..1] or}		+++++AnyBIC	<AnyBIC>	11		
[0..1]		+++++LEI	<LEI>	20		
[0..n] or}		+++++Other	<Othr>			
[1..1]	M	+++++++Identification	<Id>	35		
[0..1]		+++++++SchemeName	<SchmeNm>			

[1..1]	M	+++++++Code	<Cd>	4		
[1..1] or}	(M)	+++++++Proprietary	<Prtry>	35		
[1..1] or}	(M)	+++++PrivateIdentification	<PrvtId>			
[0..1]		+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth >			
[1..1]	M	+++++++BirthDate	<BirthDt>	ISO Date		
[0..1]		+++++++ProvinceOfBirth	<PrvcOfBirth>	35		
[1..1]	M	+++++++CityOfBirth	<CityOfBirth>	35		
[1..1]	M	+++++++CountryOfBirth	<CtryOfBirth>	Code (2)		
[0..n]		+++++Other	<Othr>			
[1..1]	M	+++++++Identification	<Id>			
[0..1]		+++++++SchemeName	<SchmeNm>			
[1..1] {or	(M)	+++++++Code	<Cd>	4		
[1..1] or}	(M)	+++++++Proprietary	<Prtry>	35		
[0..1]		++++CountryofResidence	<CtryOfRes>	Code (2)		
[0..n]		+++InstructionForCreditorAgent	<InstrForCdtrAgt>	140		
[0..1]		++++Code	<Cd>	Code (4)		
[0..1]		+++Purpose	<Purp>			
[1..1] {or	(M)	++++Code	<Cd>	4		Given purpose code is delivered to the creditor banks
[1..1] or}	(M)	++++Proprietary	<Prtry>	35		Not used
[0..10 ]		+++RegulatoryReporting	<RgltryRptg>			<b>Only for Cross Border</b> Required for initiations from SE when the country specific amount limit is exceeded. Amount limit SEK 150.000
[0..1]		++++DebitCreditReportingIndicator	<DbtCdtRptgInd>	Code (4)		DEBT - Debtor country regulatory reporting
[0..n]		++++Details	<DtIs>			

[0..1]		++++Code	<Cd>	10		Country specific reporting codes
[0..n]		++++Information	<Inf>	35		Additional narrative for the given code
[0..1]		+++Tax	<Tax>			Not used
[0..1]		++++Creditor	<Cdtr>			
		++++TaxId	<TaxId>	35		
[0..1]		++++Debtor	<Dbtr>			
[0..1]		++++TaxId	<TaxId>	35		
[0..n]		++++Record	<Rcrd>			
[0..1]		++++Type	<Tp>	35		
[0..1]		++++FormsCode	<FrmsCd>	35		
[0..1]		++++AdditionalInformation	<AddtlInf>	140		
[0..1 0 ]		+++RelatedRemittanceInformation	<RltdRmtInf>			

## 2.4 Remittance Information

Occurrences	NBS	Message Item	<XML tag>	Length	Validated	Comments
[0..1]		+++RemittanceInformation	<RmtInf>			Some type of Remittance Information is recommended to be populated. Depending on payment type it is either Unstructured or Structured information. <b>Note: For the use of PERI 1 element of unstructured is required in combination with the structured elements</b>
[0..n] {or		++++Unstructured	<Ustrd>	140		

[0..1] or}		++++Structured	<Strd>			<b>Note:</b> In case of more than 999 structured references within one <b>Credit Transfer Transaction Information</b> (PERI only) the specific transaction will be rejected. Use only one Strd-instance per invoice
[0..1]		+++++ReferredDocumentInformation	<RfrdDocInf>			Note: ReferredDocumentInformation should not be used if CreditorReferenceInformation is used
[0..1]		+++++Type	<Tp>			
[1..1]		+++++CodeOrProprietary	<CdOrPrtry>			
[1..1] {or	(M)	+++++Code	<Cd>	4		The only valid values are: - "CINV" commercial invoice - "CREN" credit note
[1..1] or}	(M)	+++++Proprietary	<Prtry>	35		Not used
[0..1]		++++Number	<Nb>	35		Invoice number
[0..1]		+++++ReferredDocumentAmount	<RfrdDocAmt>		Y	Currency code 3 characters ISO code  All used amounts must have the same currency as used in the Instructed Amount. If not pain.002 reason code: <b>CURR</b>
[0..1]		+++++CreditNoteAmount	<CdtNoteAmt>			Credit note amount must be used when document type is CREN. Amount is considered as negative amount
[0..1]		+++++RemittedAmount	<RmtdAmt>			Remitted amount must be used when document type is CINV equal to invoice amount
[0..1]		+++++CreditorReferenceInformation	<CdtrRefInf>			Note: CreditorReferenceInformation should not be used if ReferredDocumentInformation is used
[0..1]		+++++Type	<Tp>			
[1..1]		+++++++CodeOrProprietary	<CdOrPrtry>	4		
[0..1] {or		+++++++Code	<Cd>	4		Only SCOR available.
[0..1] or}		+++++++Proprietary	<Prtry>	35		Not used

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[0..1]		+++++Issuer	<Issr>			"ISO" for ISO 11649 structured creditor reference
[1..1]		+++++Reference	<Ref>	35	Y	Actual creditors reference: Invalid reference/ all cases = pain.002 Reason code <b>RR09</b> Invalid SE Bankgiro reference = pain.002 Reason code <b>RR07</b> Missing reference if required by the creditor account = pain.002 Code <b>NARR</b> with descriptive error text
[0..3]		+++++AdditionalRemittanceInformation	<AddtlRmtInf>			Not used

### 3 Explanation of the use of elements pain.002.001.10

#### 3.1 Group Header

Occurrences	Message Item	<XML tag>	Length	Usage
[1..1]	Message root <i>CustomerPaymentStatusReport</i>	<CstmrPmtStsRpt>		
[1..1]	GroupHeader	<GrpHdr>		
[1..1]	MessageIdentification	<MsgId>	35	Unambiguously identifying the message. The created Id is unique for 90 days.
[1..1]	CreationDateTime	<CreDtTm>		Format "2025-07-01T15:00:00+01:00".
[0..1]	InitiatingParty	<InitgPty>	35	
[0..1]	Identification	<Id>		
[1..1] {or	OrganisationIdentification	<OrgId>		
[0..1]	AnyBIC	<AnyBIC>	35	Debtor Agent BIC from original pain.001 is returned in AnyBIC.
[0..n]	Other	<Othr>		Conditional when Sender cannot be identified with <AnyBIC>. Required for Receiver of the Status Message.
[1..1]	Identification	<Id>	35	Used to identify the receiver of the Status Message – CUST Used to identify the sender of the Status Message when <AnyBIC> is not available – BANK.
[0..1]	SchemeName	<SchmeNm>		
[1..1]	Code	<Cd>	4	BANK: Sender of Status Message other than AnyBIC CUST: Receiver of Status Message

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[1..1] or}	PrivateIdentification	<Prvid>		Not used
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### 3.2 Original Group Information and Status

Occurrences	Message Item	<XML tag>	Length	Usage
[1..1]	OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>		
[1..1]	OriginalMessageIdentification	<OrgnlMsgId>	35	Original MessageId in the pain.001
[1..1]	OriginalMessageNameIdentification	<OrgnlMsgNmId>	35	'pain.001.001.09' or 'pain.001.001.03'
[0..1]	OriginalNumberOfTransactions	<OrgnlNbOfTxs>	15	Original NumberOfTransactions in the pain.001 GroupHeader
[0..1]	OriginalControlSum	<OrgnlCtrlSum>	18	Original ControlSum in the pain.001 GroupHeader
[0..1]	GroupStatus	<GrpSts>	4	ACCP for acknowledgement of the whole group ACTC - for message acknowledged in file validation. RJCT - for message rejected in file validation.
[0..n]	StatusReasonInformation	<StsRsnInf>		
[0..1]	Originator	<Orgtr>		Not used
[0..1]	Reason	<Rsn>		
[1..1] {or	Code	<Cd>	4	Reason code from External Code Sets document if message rejected
[1..1] or}	Proprietary	<Prtry>	35	Not used
[0..1]	AdditionalInformation	<AddtlInf>	105	Narrative text to the rejection reason code

### 3.3 Original Payment Information and Status

Occurrences	Message Item	<XML tag>	Length	Usage
[0..n]	OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>		Reference to the Payment Information level in pain.001
[1..1]	OriginalPaymentInformationId	<OrgnPmtInfId>	35	Original PaymentInformationId in the pain.001
[0..1]	OriginalNumberOfTransactions	<OrgnINbOfTxs>	15	Original NumberOfTransactions in the pain.001 PaymentInformation block
[0..1]	OriginalControlSum	<OrgnICtrlSum>	18	Original ControlSum in the pain.001 PaymentInformation block
[0..1]	PaymentInformationStatus	<PmtInfSts>		ACCP for acknowledgement of the whole PmtInf section RJCT for reject of the whole PmtInf section ACWC for requested execution date changed in PmtInf section PART for acknowledgement of parts of the PmtInf section
[0..n]	StatusReasonInformation	<StsRsnInf>		
[0..1]	Originator	<Orgtr>		
[0..1]	Reason	<Rsn>		
[1..1] {or	Code	<Cd>	4	Reason code from External Code table if PmtInf section rejected (RJCT) or requested execution date changed (ACWC). Please, see further samples for reported reason codes.
[1..1] or}	Proprietary	<Prtry>	35	
[0..1]	AdditionalInformation	<AddtlInf>	105	Explanatory text to code.

### 3.4 Transaction Information and Status

Occurrences	Message Item	<XML tag>	Length	Usage
[0..n]	TransactionInformationAndStatus	<TxInfAndSts>	35	Reference to the Transaction level in the pain.001
[0..1]	StatusIdentification	<StsId>	35	Status identification in NBS systems.
[0..1]	OriginalInstructionIdentification	<OrgnInstrId>	35	Original InstructionId in the pain.001
[0..1]	OriginalEndToEndIdentification	<OrgnEndToEndId>	35	Original EndToEndId in the pain.001
[0..1]	TransactionStatus	<TxSts>	4	ACSP for acknowledgement of the transaction RJCT for reject of the transaction
[0..n]	StatusReasonInformation	<StsRsnInf>		
[0..1]	Originator	<Orgtr>		
[0..1]	Reason	<Rsn>		
[1..1] {or	Code	<Cd>	4	Reason code from External Code table if transaction is rejected by NBS. See further examples for reported reason codes.
[1..1] or}	Proprietary	<Prtry>	35	Not used
[0..n]	AdditionalInformation	<AddtlInf>	105	Explanatory text to code.
[0..1]	AccountServicerReference	<AcctSvcrRef>	35	Transaction identification in NBS systems.
[0..1]	OriginalTransactionReference	<OrgnITxRef>	35	Following fields reference the original transaction
[0..1]	Amount	<Amt>		
[1..1]	InstructedAmount	<InstAmt>	21	Original InstructedAmount in the pain.001 with currency attribute
[0..1]	RequestedExecutionDate	<ReqdExctnDt>	ISO Date	Original RequestedExecutionDate in the pain.001.
[0..1]	MandateRelatedInformation	<MndtRltdInf>		No mandate information passed back for payment initiations

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[0..1]	RemittanceInformation	<RmtInf>		No RemittanceInformation is passed back
[0..1]	Debtor	<Dbtr>		
[0..1]	Name	<Nm>	140	Original DebtorName in the pain.001.
[0..1]	Identification	<Id>	35	
[1..1] {or	OrganisationIdentification	<OrgId>		
[0..n]	Other	<Othr>		
[1..1]	Identification	<Id>	35	
[0..1]	SchemeName	<SchmeNm>		
[1..1]	Code	<Cd>	4	
[1..1] or}	PrivateIdentification	<PrvtId>		
[0..n]	Other	<Othr>		
[1..1]	Identification	<Id>	35	
[0..1]	SchemeName	<SchmeNm>		
[1..1]	Code	<Cd>	4	
[0..1]	DebtorAccount	<DbtrAcct>		Original DebtorAccount in the pain.001.
[1..1]	Identification	<Id>		
[1..1] {or	IBAN	<IBAN>	34	IBAN if the account format in the pain001 was IBAN.
[1..1] or}	Other	<Othr>		BBAN or BGNR in case the account format in the pain001 was a BBAN or BGNR.
[1..1]	Identification	<Id>	34	Account number
[0..1]	SchemeName	<SchmeNm>		
[1..1]	Code	<Cd>	4	BBAN
[1..1]	Proprietary	<Prtry>	35	BGNR
	DebtorAgent	<DbtrAgt>		Original DebtorAgent in the pain.001.
	FinancialInstitutionIdentification	<FinInstnId>		
	BICFI	<BIC>	11	BIC that was used in the pain001.
	CreditorAgent	<CdtrAgt>		
	FinancialInstitutionIdentification	<FinInstnId>		

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	BICFI	<BIC>	11	
[0..1]	Creditor	<Cdtr>		
[0..1]	Name	<Nm>	140	Original CreditorName in the pain.001  Note: It is not always reported back for salary payments due to local market practice.
[0..1]	CreditorAccount	<CdtrAcct>		Dependent upon transaction type.
[1..1]	Identification	<Id>		
[1..1] {or	IBAN	<IBAN>	34	
[1..1] or}	Other	<Othr>		
[1..1]	Identification	<Id>	34	
[0..1]	SchemeName	<SchmeNm>		
[1..1]	Code	<Cd>	4	
[1..1]	Proprietary	<Prtry>	35	